



Annual Report

ON THE WORKING OF

Co-operative Societies

IN

H.E.H. the Nizam's Dominions

FOR THE EIGHTEENTH YEAR

1340-1341 Fasli

(From 1st Sherawar 1340 F. to 31st Amardad 1341 F.)

(8th July 1931 to 6th July 1932 A.D.)

HYDERABAD, DECCAN

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No. 81/4765

Dated 22nd January 1933.
20th Isfandar 1342 Fasli.

FROM

SYED FAZALULLA, Esq., M. C. S.,
REGISTRAR, CO-OPERATIVE SOCIETIES,
H.E.H. the Nizam's Government,
Hyderabad-Deccan.

To

THE DIRECTOR-GENERAL AND SECRETARY,
COMMERCE AND INDUSTRIES,
H.E.H. the Nizam's Government,
Hyderabad-Deccan.

SUBJECT :—Annual Administration Report for 1340-1341 Fasli.

SIR,

I have the honour to submit the Eighteenth Annual Report on the working of Co-operative Societies in His Exalted Highness the Nizam's Dominions for the year ending the 31st Amerdad 1341 Fasli.

I. ADMINISTRATION.

During the first half of the year from 1st Sharewar 1340 Fasli to the end of Bahman 1341 Fasli I was on privilege leave. For five months I was away from India and visited the United Kingdom, Continent, and the near East. During my travels I availed myself of every opportunity to observe the working of the co-operative movement in various countries. Mr. M. A. Wahab, Assistant Registrar, officiated for me and toured for 79 days. I took charge on the 1st Isfandar 1341 Fasli and during the next six months I spent 72 days on tour.

Gazetted staff.—The personnel and the charges of Assistant Registrars remained unchanged during the year, except that Mr. Karamullah Khan, Deputy Assistant Registrar, acted as Assistant Registrar in place of Mr. M. Abdul Wahab during my leave. All the Assistant Registrars remained on duty without taking practically any leave worth mentioning. Mr. Khuddus Hussain worked as Personal Assistant to the Registrar until the 2nd Tir 1341 Fasli, when he was put in charge of the newly constituted range of Nizamabad. Mr. Karamullah Khan was then taken in office as Personal Assistant in place of Mr. Rao Md. Rafi Khan, who returned after a long spell of absence and reported himself on the 12th Bahman 1341 Fasli, when he was suspended by Government for unauthorised absence.

Mr. Hussain Ali Shah, Deputy Assistant Registrar, was degraded and taken in the head office as manager from the 15th Bahman 1341 Fasli in place of Mr. Riazuddin, who was sent to act as Deputy Assistant Registrar at Gulbarga. Mr. Abdul Aziz Khan, Deputy Assistant Registrar, was entrusted with the audit of central banks until Mr. Khizer Ali Sharif, G. D. A. was appointed Chief Auditor in the cadre of Deputy Assistant Registrars on the 6th Khurdad 1341 Fasli. Mr. Abdul Aziz Khan was then posted to Sangareddy as Deputy Assistant Registrar Medak range. The remaining Deputy Assistants worked undisturbed in their respective ranges.

During the last quarter of the year the headquarters of one of the ranges was shifted from Asafabad to Nizamabad; and Nizamabad and Nanded districts were transferred to the newly constructed range from the Atraf districts, for the latter had grown too large. The western half of Asil-Balda range, for the latter had grown too large. The western half of Asil-abad district was included in the new range, while the eastern half was left in charge of the Assistant Registrar, Warangal. The Balda societies were thereafter handed over to Mr. Abdul Wahab who worked as Assistant Registrar of Balda Range in control of societies in Mahbubnagar, Nalgonda and the Paigahs. Mr. Mohamed Sami whose headquarters used to be Balda was moved to Sangareddy and was left with societies in Medak and Bidar districts which together constituted the Medak Range.

The following statement gives the number of societies in each range and the touring done by the Assistant Registrars. Excepting Messrs. Wahab and Khuddus Hussain who were otherwise engaged during the greater part of the year, the other Assistant Registrars toured for the maximum period prescribed by Government; but with the exception of Mr. Mohamed Sami, the other three Assistant Registrars fell a little short of the number of societies which according to Government orders ought to have been visited during the year

Name	CENTRAL BANKS				AGRICULTURAL AND NON-AGRICULTURAL SOCIETIES				TOUR No. of societies inspected and audited
	Range	No.	Owned Capital	Working Capital	No.	Owned Capital	Working Capital	No. of days	
Mr. M. A. Wahab ..	Balda ..	8	11,58,815	57,38,877	580	24,86,932	47,07,036	133	52
Mr. S. K. Iyengar M.A. ..	Gulburga ..	5	2,86,636	12,51,120	382	5,83,079	16,27,057	153	69
Mr. M. A. Hamid ..	Warangal ..	7	2,75,272	6,50,615	443	5,17,947	12,34,628	195	75
Mr. K. Ghousuddin ..	Aurangabad ..	7	4,74,547	16,74,977	491	11,86,147	26,72,605	180	85
Mr. M. Sami Siddiqui, B.A. Mr. Khuddus Hassain, H.C.S.	Medak ..	8	2,55,100	11,82,744	334	5,35,023	14,51,959	189	101
	Nizamabad ..	4	89,080	3,26,058	167	1,29,011	4,13,413	40	19*
Total ..		84	25,39,450	1,08,24,391	2,897	54,88,189	1,21,06,698	..	..

*Took charge on 3-8-1841 F.

Subordinate staff.—With the Inspector of Paigahs taken on the Government cadre, the number of Inspectors went upto 27. The post of Inspector of Artisan societies remained unfilled for a suitable candidate could not be appointed until after the end of the year. I am glad to report that the central banks of Bidar, Parbhani and Mahbubnagar which were reluctant to take over the Inspectors accepted them as Inspector-managers during the year. The scheme of Inspector-managers which was introduced three years earlier was thus fully implemented during the year under report, and 20 inspectors out of a total number of 27 were put in charge of central banks as Inspector-managers. Of the remaining seven Inspectors two were in charge of societies of Balda and Mahbubabad, one in charge of the Paigah societies, and four were stationed at Yadgir, Banswada, Basmath and Chinnoor to organise new societies. Some time ago a central bank was registered for Mahbubabad, but the Inspector could not start work as Inspector-manager, because the bank did not begin to function for lack of suitable directors. It is hoped that next year it will be possible to put it on a working basis with the Inspector as its executive head

The remaining field staff of 69 officers consisted of 35 auditors with four more on the leave-reserve ; 20 sub-inspectors and 10 organisers. The latter appointments which were in the cadre of Rs. 75-100 were created by reducing an equal number of posts of sub-inspectors. The organisers were posted to the following places : -

1. Osmanabad.
2. Nirmal.
3. Lingsugoor.
4. Mominabad.
5. Nanded.
6. Mahbubnagar.
7. Manthani.
8. Warangal.
9. Aurangabad and
10. Udgir.

Compared with last year when there were 35 sub-inspectors there was a reduction of 15 in their number. They continued to work under the Central Co-operative Union as lent officers of the department. With the gradual increase in the number of societies, the remaining sub-inspectors will be automatically absorbed in the rank of auditors.

Honorary organisers.—Government was pleased to appoint the following gentlemen as honorary organisers for the areas mentioned against their names :—

Mr. Hussain Ali Mirza	Krishna.
„ Hanumanth Rao	.. Raichur.
„ Ziaul Hassan	.. Suryapet.
„ Kasi Rao	.. Nizamabad.
„ Dhando Pandit	.. Nanded.
„ Narsing Rao	.. Yadgir.

Proposals for the appointment of more honorary officers were under the consideration of Government. The gentlemen who are appointed honorary officers are usually directors of central banks. It is only in the latter capacity that the movement is benefited by their services ; for as far as touring goes very few care to visit societies. The only honorary organisers who did a little touring were Messrs. Hussain Ali Mirza, Hanumanth Rao and Ziaul Hasan.

Departmental expenditure.—The expenditure of the department for the year was as follows :—

		Rs.	A. P.
Registrar	..	14,400	0 0
Gazetted officers	..	75,506	0 0
Non-gazetted officers and establishment	..	1,57,444	0 0
Travelling expenses	..	53,800	0 0
Contingencies	..	15,733	0 0
Grant to the Co-operative Union	..	10,000	0 0
Grant to the Co-operative Union for training classes	..	2,211 10 6	
Total	..	3,29,094 10 6	

II. SUMMARY OF GENERAL PROGRESS.

The first thing which leaps up to the eye from the below given statement, which was furnished by the courtesy of the Department of Statistics, is the excessive rainfall of the year. The monsoon set in with a vehemence which was little short of destructive to both the Kharif and the Abi crops. The cultivators everywhere were badly hit by the abundant rains which did not allow the cotton and the paddy crops to germinate and fructify properly. In Mahrathwadi the important commercial crop of cotton did not yield even

a quarter of the normal produce. The misfortune in many districts was aggravated by the rapid spread of disease among cattle. The distress among cultivators was in fact so serious that Government felt the necessity of granting 25 per cent. remission of the land revenue of Kharif and Abi kists. The situation in Telingana was somewhat retrieved by the comparatively prosperous crop which followed in Tabi, owing to the copious supply of water which had accumulated in the tanks. The cultivators of Mahrathwari and Carnatic districts were less fortunate for the Rabi crop in those areas which gave promise of a bumper harvest turned out to be a poor affair owing to the damage caused by rats which swarmed the fields in their myriads.

Even in Telingana the agriculturist was deprived of the advantage which the Tabi crop had brought him in quantity by a depressed market which kept on registering a continuous fall in prices. Thus paddy sold at Rs. 35 a Khandi compared with Rs. 50 of last year, and castor seed fell in value to Rs. 70 per khandi as against Rs. 130 of the year before. It will be seen that the expectations which were raised among co-operators by the seemingly good beginning of the season were soon belied by the unfavourable development of the monsoon in the Mahrathwadi area and the deterioration of the grain market in Telingana. The co-operative credit societies were once again face to face with a situation which was, if not worse, at least as bad as in the last year.

Rainfall of H.E.H. the Nizam's Dominions from 1st Sharewar 1340 Fasli to the end of Amerdad 1341 Fasli and average annawari produce of crops during the year : —

District	Rainfall Inches	Kharif Annas	Rabi Annas	Abi Annas	Tabi Annas
Aurangabad	36·91	7	12	..	..
Bir	38·73	8	10	..	..
Paibham	48·85	6	10	..	..
Nanded	40·60	9	11	..	..
Gulbarga	27·32	8	8	..	..
Raichur	21·94	8	7	..	..
Osmanabad	33·46	8	12	..	..
Bidar	40·28	9	9	..	..
Medak	36·71	8	9	12	13
Mahbubnagar	38·00	8	8	11	9
Nalgonda	27·18	9	9	10	10
Nizamabad	40·84	7	7	14	12
Warangal	42·66	9	9	10	11
Adilabad	47·97	8	8	12	12
Karimnagar	40·10	9	8	9	11
Average for Dominion ..	37·10	8	9	11	11

GENERAL PROGRESS OF THE MOVEMENT.

The formation of the Dominion Co-operative Bank, which was one of extreme

which expansion could be pursued during the year. The delay in finance which was the inevitable result of this policy dissuaded the would-be applicants from approaching the department for the formation of new societies. There were other factors also which worked as deterrents on the spread of the movement. The coercive action which was taken against a large number of defaulters frightened away those who were yet unacquainted with societies, for it created the feeling that the non payment of dues was visited by disciplinary action of drastic character. Again in many cases the villagers who had approached the department for the registration of societies refused to form them when they came to realise that loans of not more than a few hundred rupees would be advanced individually and this on a very conservative valuation of their lands. It very commonly happened that they asked for heavy loans at the very inception of a society for paying off old debts. It has been the policy of the department for the last three years and more to disownenance all such long term loans. This ran counter to the desires of new applicants and contributed to the slow progress in numbers. It was for reasons like these that only 127 societies could be registered during the year. Out of them one was a central bank, 104 were agricultural credit societies and 22 non-agricultural societies. Sixteen societies were started in Nanded, 12 in Hingoli, 12 in Warangal, 10 in Mominabad, 8 in Osmanabad, 13 in Raichur, 7 in Mahbubnagar and 7 in Balda. In the other subdivisions new additions did not exceed one or two each. The Inspector-organisers of Basmath, Nizamabad and Yadgir were told off to the collection of overdues from societies, and therefore most of their time was taken up in the rectification of old societies instead of their proper work of creating new ones.

The societies which went into liquidation numbered only 10, one being a central bank, 3 agricultural credit societies and 6 non-agricultural societies.

There were 2,431 societies of all kinds working at the end of the year, as against 2,314 of last year. These consisted of the Dominions Bank, the Central Co-operative Union, 33 central banks, 2,014 agricultural societies, 363 non-agricultural societies and 19 societies in the British Administered Areas.

The membership of societies increased from 67,514 to 72,125. Among the latter 42,100 were members of agricultural societies, whose strength last year was 40,093. Likewise the membership of primary non-agricultural societies, excluding those in the Administered Areas, increased from 15,912 to 16,640.

The working capital of societies in the State showed an all round increase from Rs. 2,11,12,655 to Rs. 2,22,31,553 the net increase being Rs. 11,18,898. Taken separately according to categories there was the increase from Rs. 41,32,646 to Rs. 45,64,123 in the case of the Dominion Bank; and in the case of central banks the increase was from Rs. 60,61,557 to Rs. 62,60,268. The working capital of agricultural societies increased from Rs. 83,60,349 to Rs. 86,87,468, while that of non-agricultural societies rose from Rs. 25,58,103 to Rs. 27,19,694.

Societies in the British Administered Areas increased from 18 to 19, and their membership went up considerably from 6,173 to 7,618. Similarly their working capital increased from Rs. 5,32,468 to Rs. 6,99,536 recording a net rise of Rs. 1,67,068.

In spite of the fact that the year was one of extreme anxiety to the movement it was some consolation to note that societies as a whole continued to register a slowly rising curve in numbers, membership and working capital.

a quarter of the normal produce. The misfortune in many districts was aggravated by the rapid spread of disease among cattle. The distress among cultivators was in fact so serious that Government felt the necessity of granting 25 per cent. remission of the land revenue of Kharif and Abi kists. The situation in Telingana was somewhat retrieved by the comparatively prosperous crop which followed in Tabi, owing to the copious supply of water which had accumulated in the tanks. The cultivators of Mahrathwari and Carnatic districts were less fortunate for the Rabi crop in those areas which gave promise of a bumper harvest turned out to be a poor affair owing to the damage caused by rats which swarmed the fields in their myriads.

Even in Telingana the agriculturist was deprived of the advantage which the Tabi crop had brought him in quantity by a depressed market which kept on registering a continuous fall in prices. Thus paddy sold at Rs. 35 a Khandi compared with Rs. 50 of last year, and castor seed fell in value to Rs. 70 per khandi as against Rs. 130 of the year before. It will be seen that the expectations which were raised among co-operators by the seemingly good beginning of the season were soon belied by the unfavourable development of the monsoon in the Mahrathwadi area and the deterioration of the grain market in Telingana. The co-operative credit societies were once again face to face with a situation which was, if not worse, at least as bad as in the last year.

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Average for Dominion ..	37·10	8	9	11	11

GENERAL PROGRESS OF THE MOVEMENT.

The policy of the Dominion Co-operative Bank, which was one of extreme caution in financing newly started central banks, determined the pace at

which expansion could be pursued during the year. The delay in finance which was the inevitable result of this policy dissuaded the would-be applicants from approaching the department for the formation of new societies. There were other factors also which worked as deterrents on the spread of the movement. The coercive action which was taken against a large number of defaulters frightened away those who were yet unacquainted with societies, for it created the feeling that the non-payment of dues was visited by disciplinary action of drastic character. Again in many cases the villagers who had approached the department for the registration of societies refused to form them when they came to realise that loans of not more than a few hundred rupees would be advanced individually and this on a very conservative valuation of their lands. It very commonly happened that they asked for heavy loans at the very inception of a society for paying off old debts. It has been the policy of the department for the last three years and more to discountenance all such long term loans. This ran counter to the desires of new applicants and contributed to the slow progress in numbers. It was for reasons like these that only 127 societies could be registered during the year. Out of them one was a central bank, 104 were agricultural credit societies and 22 non-agricultural societies. Sixteen societies were started in Nanded, 12 in Hingoli, 12 in Warangal, 10 in Mominabad, 8 in Osmanabad, 13 in Raichur, 7 in Mahbubnagar and 7 in Balda. In the other subdivisions new additions did not exceed one or two each. The Inspector-organisers of Basmath, Nizamabad and Yadgir were told off to the collection of overdues from societies, and therefore most of their time was taken up in the rectification of old societies instead of their proper work of creating new ones.

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Societies in the British Administered Areas increased from 18 to 19, and their membership went up considerably from 6,173 to 7,618. Similarly their working capital increased from Rs. 5,32,468 to Rs. 6,99,536 recording a net rise of Rs. 1,67,068.

In spite of the fact that the year was one of extreme anxiety to the movement it was some consolation to note that societies as a whole continued to register a slowly rising curve in numbers, membership and working capital.

The table given below compares the general position of the movement during the two years 1340 and 1341 Fasli :—

Kind of societies	1340 F.		1341 F.		INCREASE ON LAST YEAR				
	No.	Members	Working capital	No.	Members	Working capital	No.	Members	Working capital
Dominion Bank ..	1	445	41,82,646	1	448	45,64,123	..	3	1,31,477
Central banks ..	33	8,764	60,61,557	33	4,014	62,60,268	..	250	1,98,711
Agricultural societies ..	1,913	40,093	88,60,349	2,014	42,100	86,87,468	101	2,007	8,27,119
Non-agricultural societies ..	848	15,912	25,58,108	363	16,640	27,19,691	15	876	16,591
Co-operative Central Union, Hyderabad ..	1	1,157	..	1	1,305	..	..	..	..
Total ..	2,296	61,371	2,11,12,655	2,412	64,507	2,22,81,553	116	3,136	11,18,898
Non-agricultural societies in the Administered Areas, including the Co-operative Union, Secunderabad ..	18	6,173	5,32,468	19	7,618	6,99,536	1	1,445	1,67,068
Grand total ..	2,314	67,544	2,16,45,128	2,481	72,125	2,29,81,089	117	4,581	12,85,966

Considered in the light of the various items which go to build the working capital, the central banks give evidence of the conservation of strength. It is reassuring that their owned capital has increased by Rs. 1,54,778 against a net rise in outside debts of only Rs. 43,933. Their reserves and paid up shares which are as much as one-third of their borrowings, are a guarantee against probable losses and an assurance to the investing public that if worst came to worst the monies entrusted to their care to the extent of Rs. 44,60,258, would still have a sufficiently large margin of safety in case any assets turned out bad.

The comparative details given below of the working capital for the two years bear out the above statement :—

Items	AMOUNT		DIFFERENCE	
	1340 F.	1341 F.	Increase	Decrease
Reserve and other funds	4,52,476	5,78,765
Shares	9,79,626	10,18,115
Deposits	21,97,617	22,84,357
Loans	22,24,940	21,75,901
Government loans	2,06,898	2,18,180
Total ..	60,61,557	62,60,268	2,47,750	49,089

The same tendency of increasing owned capital is noticeable in agricultural societies whose outside liabilities in loans aggregating to Rs. 50,39,416 compares very favourably with the amounts accumulated by members to the extent of Rs. 36,48,052. It cannot be denied that the assets of societies in loans with members will, if put to a searching examination in each individual case, show a fairly large portion to be bad and irrecoverable. But all such items of loss will in most cases be found to be sufficiently covered

by the owned resources. In contrast to last year when there was the considerable fall of more than two lacs in the reserve fund, the societies were able to increase their reserves by Rs. 1,20,238. The paid up shares which had increased by only Rs. 36,048 last year showed a marked improvement by a net increase of Rs. 61,306 during the year under report. Outside loans on the other hand increased by only Rs. 93,978 as against Rs. 7,09,844 of last year. This, however, is not quite a pleasing feature of their working, because it indicates that members are practically starved for finance. Nonetheless, from the point of view of the investor, the agricultural societies presented a state of affairs which could well be pronounced to be satisfactory.

The figures given below speak for themselves : —

Items	AMOUNT		DIFFERENCE	
	1840 F.	1841 F.	Increase	Decrease
Reserve and other funds	12,47,552	13,67,790	1,20,238	..
Shares	16,25,997	16,87,303	61,306	..
Deposits	2,75,038	2,65,094	..	9,944
Loans	48,99,271	49,98,956	99,685	..
Government loans	46,167	45,460	..	707
Undistributed profits	2,60,324	3,27,865	61,541	..
Total ..	88,60,849	86,87,468	8,37,770	10,651

The non-agricultural societies maintained their usual steady increase in reserve fund and shares which together stood at Rs. 18,04,873 against Rs. 9,14,821 held in loans and deposits. The repayment of Government loan, though still slow, showed a considerable improvement, the net reduction being rupees 11,122 as against Rs. 6,082 of the previous year.

The following are the details of their working capital for the two years : —

Items	AMOUNT		DIFFERENCE	
	1840 F.	1841 F.	Increase	Decrease
Reserve fund	2,47,537	2,69,446	21,909	..
Shares	14,38,582	15,85,427	96,895	..
Deposits	3,28,328	3,83,804	55,476	..
Loans	4,61,556	4,59,989	..	1,567
Government loan	82,150	71,028	..	11,122
Total ..	25,58,103	27,19,694	1,74,280	12,689

III. WORKING OF SOCIETIES.

Central Co-operative Union :—The membership of the Union which increased by one individual and 147 societies consisted of 18 life members, 90 ordinary members and 1,197 societies. The annual subscriptions received amounted to Rs. 115 from individuals and Rs. 4,757 from societies. The

annual grant-in-aid of Rs. 10,000 from the State constituted the financial backbone of the Union, in addition to which there was a further grant of Rs. 3,000 to meet the cost of Co-operative Training Classes held in the city and on districts. The period of five years for which the subsidy was originally sanctioned by Government closed with the year under report. It was expected that after this period the Union would be able to stand on its own legs through the loyalty and support of its members. But unfortunately calculations were upset by the economic distress of the past years. It would be expecting too much of the societies, which with their embarrassed financial condition are literally struggling for existence, that they should come to the rescue of the Union at the moment when they themselves feel like sheep caught in a thicket.

Weak and impoverished as they are, they are contributing their mite to the upkeep of their propagandist institution, which to the best of its ability has endeavoured to carry out the work entrusted to it in the scheme of co-operation in the State. The movement has without doubt drawn freely on the Union's resources for the training of officers and members of societies. By common consent any aid given by Government to the Union for educational purposes will in truth be the best use to which public money can be put in the movement. It is hoped that co-operators of the State will not look up in vain to the Government for monetary help in order to keep this federal organisation going.

The activities of the Union during the year were as follows :—

It organised with the help of local co-operators and sympathisers two divisional conferences. One was held at Bhongir on 15th and 16th Khurdad 1341 Fasli under the presidency of Nawab Fakher Jung Bahadur, Subedar of Medak. It was well attended by representatives of societies from Telengana districts. The other conference was held at Gulburga on 29th and 30th Sharewar 1340 Fasli at which Mr. K. H. Ramayya, Registrar, Co-operative Societies, Mysore, was good enough to preside. The conference evoked much enthusiasm and interest among the co-operators of Gulburga and Raichur districts.

The 'Co-operators' Day gave the Union as usual the opportunity of giving publicity to its own activities, and those of its affiliated central banks. It was celebrated in the city and all over the districts. Nawab Fakher Yar Jung Bahadur, Financial Secretary, was invited to preside at the celebrations held in the city.

The programme of carrying co-operative knowledge into the villages was pursued throughout the year by sending out whole-time propagandists with magic lantern equipment. Lectures were delivered in 300 villages and full advantage was taken for purposes of propaganda of the annual fairs held at Korvi, Malegaon, Pattan and Oundah, as also of the agricultural demonstrations held at Sangareddy and Mahbubnagar. The propagandist who was posted to Nizamsagar toured for 260 days and gave magic lantern lectures in 124 villages in and about the Canal area. The system of visual training in co-operation is becoming popular in villages, and the Union is increasingly pressed by district co-operators to send officers for carrying on this kind of propaganda in their areas.

The annual training classes of officers were held in the city for two months beginning from 1st Aban 1340 Fasli. They were attended by 18 departmental officers and 34 candidates, out of whom 12 were declared successful in the examination.

With the increasing need of appointing supervisors arrangements were made for training suitable candidates. Supervisors classes were held at Gulburga, Warangal, Aurangabad, and Bhongir and were attended by 130 candidates. Examinations were held at the end of the training in which 54 candidates came out successful.

Besides the abovementioned educational activities the Union continued to hold week-end schools of members of societies at convenient centres in villages. Four such schools were held in Nalgonda and three in Karimnagar. They were well attended by members. The largest number of these schools were organised in Parbhani and Gulburga districts. Those in Parbhani numbered 14 and were attended by 315 members, while those in Gulburga were held at 16 centres and were attended by 230 members.

The Journal of Co-operation was published every quarter in Urdu, and six lectures on co-operation by Prof. Chark's Gide were taken up for translation in Urdu and published during the year.

The supervision fees levied from societies and banks were pooled in the Union and administered by it. Twenty sub-inspectors and 83 supervisors were employed during the year as against 21 sub-inspectors and 73 supervisors in the last year. Out of the ten supervisors who were newly employed six were taken on the leave-reserve and stationed at the headquarters of Assistant Registrars. The amount spent on salaries and travelling allowances of supervisors amounted to Rs. 29,100, out of Rs. 43,650, which was collected as supervision fees during the year. The closing cash balance left with central banks under this head was Rs. 38,645. The movement was able to finance its supervision without any help from Government. The thanks of the department are due to Raja Bahadur Venkat Rama Reddy, Chairman of the Propaganda Committee, Mr. Badrul Hassan, Honorary Secretary, and other members of the Board of Management, for the pains taken by them in making the Union useful to the movement.

Co-operative Dominion Bank. —The Dominion Bank received in deposits Rs. 23,08,657 from individuals, Rs. 48,507 from central banks, and Rs. 50,052 from societies, making a total of Rs. 24,07,216, as compared with the amounts raised last year, to the extent of Rs. 24,62,166 from individuals, Rs. 2,01,515 from central banks, and Rs. 33,281 from societies, a total of Rs. 26,96,962. The slight fall in deposits was due to the fact that the investing public, which used to bring its surplus to the Dominion and central banks, held it over for more profitable investment in the Government loan which all knew was going to be floated soon after the Co-operative year at the rate of six per cent. interest.

The withdrawals of deposits were less than last year. Rs. 19,78,770 were withdrawn by individuals, Rs. 28,704 by central banks and Rs. 30,362, by societies, a total of Rs. 20,37,836 as against Rs. 24,87,713 of the year before. Amounts held in fixed deposits at the end of the year were Rs. 1,42,806 from members, Rs. 26,45,795 from non-members, Rs. 1,54,302 from central banks and societies, and Rs. 1,34,413 from Paigahs, making a total of Rs. 30,77,316; while the amounts held in current accounts and savings deposits totalled Rs. 3,17,938 and Rs. 1,93,890 respectively. Though amounts received in deposits were less than last year, the total outstanding of all such sums at the end of the year were higher being Rs. 35,89,144 against Rs. 32,41,932. The bank maintained throughout the year fluid resources according to the prescribed standard to meet withdrawals. On the last day of the year it had a cash balance of Rs. 4,18,822 and investments in Government Securities of British India and Hyderabad to the extent of Rs. 4,57,443. In addition to this it held Rs. 9,32,824 in fixed deposits with the Imperial Bank of India, Central Bank of India, and the Nizam's Government, on all of which it could obtain demand loans.

In spite of the heavy rate of interest charged at 9 per cent. on advances made to individuals on the security of fixed deposits, the bank transacted a loan business of Rs. 74,205 with individual depositors as against Rs. 48,445 in last year and recovered Rs. 54,779 from them. The advances so made are perfectly safe and quite profitable. The bank can easily expand this side of its business by a judicious lowering of its lending rate so as to make it more attractive to its clients. The difference between its borrowing and lending rates which are 5 and 9 per cent. respectively is for the present rather much.

In the matter of recoveries from central banks and societies, the results of the year were decidedly better than of the foregoing one. Collections of principal loans from central banks and societies amounted to Rs. 3,82,815 and Rs. 1,29,321 respectively, making a total of Rs. 5,11,639 as against Rs. 2,77,364 of last year, while collections of interest stood far in excess of last year at Rs. 3,77,367 compared to Rs. 1,89,966. It is encouraging that difficult times notwithstanding central banks strained every nerve to face their responsibilities to the apex bank.

Loans advanced to central banks and societies during the year amounted to Rs. 4,19,510 and Rs. 1,25,366 respectively, the total being Rs. 5,44,876 against Rs. 6,96,924 of the previous year. The bank was overcautious in advancing money to central banks and particularly to those among them which were young and therefore financially weak. It was only after prolonged negotiations and repeated representations made by the banks and the department that the executive committee made up their minds to make very guarded advances. Unlike previous years they insisted upon the submission of very detailed statements of the working not only of the central bank concerned but practically of all its affiliated societies whenever they were approached for a loan. None can appreciate more than the department the good results which must necessarily follow from all precautions taken in making advances to central banks, but it needs to be impressed in the interests of the Dominion Bank itself that undue delay and reluctance to finance newly started societies through their comparatively young central banks tends to arrest the healthy growth of the movement in areas which give promise of development. Perhaps it is not far wrong to observe that the efforts of the department to form new societies under the younger banks like Lingsugoor, Nirmal, Mominabad and Osmanabad were more or less made ineffective by this attitude of the Dominion Bank. However, there is some consolation in the thought that this attitude which is the inevitable reaction to the thoughtless and indiscriminate finance in the past will lose much of its rigidity with the passing away of anxious times. It will, moreover, not be long before the central banks will make their voice and requirements felt with greater force in the inner councils of the Dominion Bank.

Amounts outstanding in loans with central banks and societies at the end of the year amounted to Rs. 26,28,853 as compared with Rs. 25,95,616 of last year. Out of this Rs. 21,16,867 was owed by central banks, Rs. 4,54,559 by working societies, and Rs. 57,427 by cancelled societies. The outstandings of interest with banks and societies underwent an appreciable reduction and came down to Rs. 3,35,246 as against Rs. 4,48,255 of last year. Rs. 1,72,364 was interest which had accrued but was not overdue, Rs. 1,18,414 was overdue for a year and more and Rs. 44,467 was owed by cancelled societies. It is a matter of gratification and one on which the directors of the bank deserve to be congratulated that the latter two amounts aggregating to Rs. 1,62,881 came to be fully reserved by the end of the year as a result of the farsighted policy of conserving a considerable portion of profits year after year. Over and above this reserve for overdue interest the bank will be able to show a reserve for doubtful items of principal loans to the extent of Rs. 82,000 after the profits of the year and the year before come to be appropriated. Now that overdues of interest have been fully provided for, it will be possible in future to lay by fairly large sums out of the profits of every year to build up the reserve for doubtful debts sufficiently large to stand comparison with the total outstandings of principal loans. It is by no means a mean achievement that, including the statutory reserve which after the appropriations of the profits of the last two years will stand at about Rs. 2,21,000, the various funds hitherto accumulated out of the profits have mounted up to the imposing sum of more than Rs. 5 lacs. This together with the paid up share capital of another five lacs poses the considerable owned capital of ten lacs against the total investments of 30 lacs in banks and societies.

With the overdues of interest fully covered, the long drawn out contention between the department and the bank with regard to the amount of

profit available for distribution among shareholders has closed. The financial strength of the bank detailed above is not a little due to the resistance offered by the department in the matter of division of profits which in certain quarters was regarded with disfavour. It is hoped that the substantial result produced partly by the departmental policy will help the shareholders in understanding it better. For the chief consideration which governs its application is the safeguard not only of their shares but also of their investments in banks and societies.

One must confess to a feeling of lack of that co-operation between the apex and the central banks which alone can pave the way to the systematic working of co-operative finance. It is therefore highly desirable that the Dominion Bank should convene a representative conference of all central banks in order to chalk out the line of advance during every ensuing year.

I take this opportunity to thank Dewan Bahadur Arvamudu Iyengar, President, Mr. S. M. Azam, Vice-President, and all the members of the Executive Committee for their profound interest in making the Dominion Bank work on right lines.

Co-operative Central Banks—With the registration of one new central bank at Nirmal and the cancellation of the central bank at Devarkonda, the number of central banks remained 33, the same as before. Unlike last year the number of individual members increased from 1,616 to 1,868, while society members numbered 2,146 against 2,148. The amount received in shares during the year was only Rs. 46,484 against Rs. 1,69,650. There was however a slight increase in the aggregate share capital which went up from Rs. 9,79,626 to Rs. 10,13,115. Aurangabad central bank was the only one with a share holding of more than rupees one lac. Among those with a paid up share capital of fifty thousand and over were Warangal, Jalna, Gulburga, Raichur and Sangareddy central banks. Partly owing to the shrinkage of money and partly because of the fact that the annual dividends paid on shares dwindled to a negligible figure the shares of all central banks ceased practically to find a sale among individuals. It was only societies which had got to purchase shares in proportion to their borrowings, and it was on their account only that the share capital of central banks showed any increase. The fact is that under existing conditions when investments with societies have become immobile and the overdues of interest are getting heavier every year, the central banks cannot possibly indulge in the luxury of declaring attractive dividends. Their one pre-occupation is to provide for the paramount need of the times that of building up reserves as speedily as possible in order to catch up losses on account of frozen assets. If dividends are at all declared they are more in the nature of a moderate rate of interest than profit.

Deposits did not slow down in their normal flow even though the maximum rate of interest for periods of two years and more was lowered to 6 per cent. by all central banks. In the aggregate Rs. 7,72,439 was received in deposits against Rs. 6,81,018 of last year. Sangareddy, Warangal, Aurangabad and Parbhani banks each received deposits of rupees one lac and more. Gulburga, Medak, Khammam, Mahbubnagar, Bidar and Jalna banks each tapped deposits aggregating between rupees thirty and sixty thousand. The system of making all fixed deposits withdrawable on one date in the year according to their financial convenience was uniformly observed by all banks. But owing to poor collections from societies many a central bank was not able to meet deposits as they matured and had to approach the Dominion Bank for accommodation. This being a dangerous tendency, the department had to instruct the central banks soon after the year to invest at least 20 per cent. of amounts received as fixed deposits in Government Paper or in deposit with an approved bank. The total amount held in deposit from individuals was Rs. 21,97,733 against Rs. 21,29,524 of last year. Gulbarga, Aurangabad, Mahbubnagar and Sangareddy bank each held deposits exceeding two lacs of rupees; while Parbhani and

Warangal central banks had deposits of more than a lac each. The withdrawal of deposits by individuals amounted to Rs. 7,36,445 against Rs. 5,26,852 of last year. The largest withdrawals exceeding Rs. 50,000 were from Gulbarga, Aurangabad, Parbhani, Warangal, Nizamabad and Medak central banks.

The central banks borrowed loans to the extent of Rs. 4,31,908 against Rs. 6,16,209 of last year almost exclusively from the Dominion Bank. Gulburga bank borrowed a lac of rupees, while Medak, Yadgir, Mahbubnagar and Nanded banks came next with borrowings of forty to fifty thousand rupees each. Repayments of loans in principal showed a marked improvement on last year and amounted to Rs. 4,07,510 against Rs. 1,77,704. Gulburga bank ranked first with a repayment of Rs. 84,566 and was followed by Yadgir, Mahbubnagar and Parbhani banks with repayments of Rs. 50,569, Rs. 40,000 and Rs. 39,892 respectively. Loans outstanding with central banks were in the aggregate as large as deposits held from individuals and aggregated to Rs. 21,75,901 against Rs. 22,24,940 of last year. Sangareddy bank topped the list with an outstanding loan of Rs. 2,49,932 with Raichur bank coming immediately after with Rs. 2,37,667 and Hingoli following them with Rs. 2,15,716. Medak and Nalgonda banks were the next in order each with a trifle over rupees two lacs. Other banks owing more than a lac were Suryapet Rs. 1,85,526 ; Bhongir Rs. 1,66,706 and Yadgir Rs. 1,66,000. Owing to the extremely slow progress of recoveries from societies the repayments made by central banks of principal loans to the provincial bank were negligibly small. Sangareddy, Hingoli, Raichur, Nalgonda, Bhongir, Suryapet and Jalna banks paid nothing or next to nothing during the year.

Though seasonal conditions and the general level of commodity prices were the least cheering, the results obtained in collections by some of the central banks were not altogether unpleasant. They were positively better than last year. Collections mounted upto Rs. 3,64,142 principal and Rs. 4,20,229 interest, totalling Rs. 7,84,371 against Rs. 2,94,598 principal and Rs. 2,71,702 interest, or Rs. 5,66,300 of last year. With the exception of the central banks in Mahrathwadi districts which naturally fared worse owing to the failure of crops, all others had larger collections to their credit. To compare the results of the two years in some of the backward areas : Sangareddy bank collected Rs. 82,515 against Rs. 49,574 ; Medak Rs. 34,112 against Rs. 19,813 ; Gulbarga Rs. 63,440 against Rs. 19,993 ; Yadgir Rs. 39,719 against Rs. 17,851 and Raichur Rs. 52,256 against Rs. 11,987. But it is here that the comparison ends. The collections were certainly not good enough to relieve the financial tension of the year before. With the exception of Gulburga, Nizamabad, Khammam and Bir central banks which showed a diminution in the interest outstanding with societies, all other banks emerged with heavier overdues. Torn between the uncontrollable forces of nature and the vagaries of a falling market, the central banks are finding it extremely difficult to control the deterioration which is setting in their societies. The central banks in Aurangabad, Parbhani, Nalgonda, Raichur and Gulbarga districts are faced with the spectre of loss of thousands of rupees invested in societies. Already there are banks whose estimates of bad debts run into thousands. The older banks with the exception of Aurangabad, Gulburga and Raichur are happily still in a position to lean back upon reserves to square up losses ; but the younger and weaker ones like Bhongir, Suryapet, Hingoli and Yadgir are beginning to feel strangled under the grip of piling bad debts which are many times more than the meagre reserves which they could conserve during the few years that they have been in existence. If collections alternated as in the past between bad and indifferent for some more years in future and the demand for lands did not improve, even the stronger banks would not escape the sledge-hammer blow of steeply mounting losses. In order to understand this one must look at figures. With interest charged at 10 per cent. to societies, the older banks like Sangareddy, Aurangabad, Gulburga, Raichur and Nalgonda must collect Rs. 46,000,

Rs. 36,000, Rs. 13,000, Rs. 15,000 and Rs. 30,000 respectively every year to prevent the overdues of interest from piling up, which in present have already attained the position of Rs. 1,30,000; Rs. 1,59,600; Rs. 11,300; Rs. 1,26,448 and Rs. 1,16,000. The amount of bad collections was originally Rs. 1,00,000 and as time went on central banks spent up from Rs. 1,00,000 in 1935-36 to Rs. 1,26,448 in 1939-40 Rs. 21,600 in Hungol in 1940-41 and so on. In fact, by this time fully the accrued interest of 15% is being paid and covering the overdues become meagre for which accumulation of arrears of interest the margin of safety between the value of land property and the amount of loans owed by individual members of society is narrowed. There are hundreds of members the cumulative effect of whose overdues has been to wipe out their margin with the result that every year during which such arrears remain uncollected, adds to the volume of bad debts of central banks. That bad debts are increasing at a disquietingly rapid pace is demonstrated by the subjoined statement :—

Central bank	OUTSTANDINGS WITH SOCIETIES ON 31 st 1931 F			DOUTIFUL DEBTS OF CENTRAL BANKS OWLD					
	Principal	Interest	Total	Paid-up shares	Reserves	Total	By working societies	By can- celled so- cieties	Total
Sangareddy	1,72,201	1,79,672	6,51,873	50,610	93,000	1,13,610	50,000	29,000	79,000
Medak	3,02,511	59,368	3,62,197	46,170	18,000	80,470	25,000	18,000	43,000
Bidar	2,00,217	17,722	2,17,939	35,088	12,000	17,088	3,000	3,000	6,000
Nalgonda	3,05,651	70,700	3,76,351	40,830	50,000	90,839	28,000	3,000	31,000
Bhongir	2,21,508	48,498	2,73,001	29,450	11,000	43,450	20,000	..	20,000
Suryapet	2,17,825	22,128	2,39,948	29,027	18,000	42,027	15,000	5,000	20,000
Wajangal	2,16,229	38,885	2,55,114	84,290	45,000	1,29,299	34,000	5,000	39,000
Khammam	1,07,821	10,650	1,18,471	32,730	17,000	49,730	8,000	3,000	11,000
Kurnool	90,125	9,852	1,08,477	22,616	18,000	40,616	2,000	..	2,000
Jagtial	53,004	1,519	56,523	29,230	6,000	35,230	..	..	..
Manthani	23,905	770	24,675	9,516	2,000	11,516	..	..	..
Chunnoor	38,945	1,258	40,233	25,545	2,000	27,545	..	..	..
Nizamabad	1,25,758	7,018	1,32,776	31,300	15,000	46,300	7,000	..	7,000
Mahbubnagar	3,10,351	28,026	3,38,110	29,711	33,000	62,714	10,000	..	10,000
Nanded	1,50,016	25,421	1,84,437	32,480	22,000	54,480	15,000	..	15,000
Hingol	2,14,059	23,849	2,67,908	28,841	9,000	37,841	20,000	6,000	26,000
Parbhani	1,98,411	44,008	2,42,419	35,540	37,000	72,540	10,000	12,000	22,000
Aurangabad	3,71,396	1,58,708	5,30,104	1,22,200	1,00,000	2,22,200	1,16,000	10,000	1,26,000
Jalna	2,11,400	43,528	2,54,937	74,448	32,000	1,26,448	15,000	15,000	30,000
Bir	77,179	6,417	83,596	25,587	8,000	38,587	8,000	2,000	10,000
Gulburga	4,27,226	71,140	4,98,366	70,220	75,000	1,45,220	1,00,000	20,000	1,20,000
Yadgir	2,08,976	15,370	2,24,346	28,250	7,000	35,250	20,000	..	20,000
Raichur	1,16,615	1,28,324	5,30,939	64,550	45,000	1,09,550	70,000	60,000	1,30,000

It is a literal struggle for existence which the banks have been making all these years since the world economic crisis set in. It is likely that the older banks will be able to tide over the storm for their long record and the credit which they enjoy with the investing public lend them buoyancy. The margin of profit between their borrowing and lending rates is only large to cover the annual loss through bad debts. But it is different with the younger banks, viz., Bhongir, Suryapet, Medak, Nanded, Hingoli and Yadgir. They could not establish their credit with the investing public, because they had hardly come into existence when they were overtaken by the economic blizzard. Shares and deposits being thus ruled out, the only refuge is the Dominion Bank whose lending rate leaves them a bare margin of two per cent. to cover up losses. The latter are veritable mill-stones round their necks, and unless Government comes to their help there is fear of their going under. During the earlier years many among the older banks were spoon-fed by cheap Government loans; a similar privilege will build up the power of resistance of the weaker ones. Otherwise with their paltry profits of four or five thousand rupees a year it will not take them long to succumb to the disabilities which are undermining their strength.

Agricultural Credit societies. -104 new societies were registered and three old ones cancelled during the year, bringing the number of working societies to 2,014, against 1,913 of last year. The largest number 223 was in Medak district, while those in Warangal, Nalgonda, Gulburga, Parbhani and Aurangabad districts numbered a little over 200 each. The total membership rose from 40,093 to 32,100. Medak again accounted for the largest number of 6,010. Nalgonda came next with 5,007 members; while Parbhani, Gulbarga and Warangal districts each claimed more than four thousand members. The smallest membership was in Osmanabad being 111.

The borrowings of societies from central banks during the year amounted to Rs. 4,60,106 against Rs. 11,63,979. The central banks were extremely cautious in advancing fresh loans; added to which the valuation of lands according to the fallen market rates acted as a deterrent by lowering the borrowing capacities of members.

Repayments to banks were better than last year and amounted to Rs. 3,66,199 principal, Rs. 4,14,589 interest and Rs. 22,661 shares, a total of Rs. 8,03,449 against Rs. 3,69,688 principal, Rs. 2,81,221 interest and Rs. 1,17,688 shares, totalling Rs. 7,68,597 of last year. Societies under Sangareddy and Medak central banks made considerably better payments than last year. Their total payments being Rs. 27,397 principal and Rs. 70,465 interest, as against Rs. 20,216 principal and Rs. 40,135 interest of last year. Similarly repayments to banks were comparatively better in Bidar, Nizamabad, Mahbubnagar and Nalgonda districts. Societies under the Gulburga central bank repaid Rs. 11,843 principal and Rs. 47,578 interest. This was much more satisfactory than their repayments of last year which had amounted to Rs. 5,975 principal and Rs. 10,294 interest. Likewise, repayments by societies to the Yadgir central bank were superior to last year's results and amounted to Rs. 22,795 principal and Rs. 16,341 interest, against Rs. 9,601 principal and Rs. 6,744 interest. Results obtained in Raichur were immensely better than last year, for repayments by societies to banks amounted to Rs. 13,594 principal and Rs. 34,845 interest against Rs. 1,282 principal and Rs. 8,490 interest. Although repayments by societies in the Warangal subdivision were smaller, the amounts paid by all the agricultural societies in the district compared favourably with those of last year and amounted to Rs. 31,843 principal and Rs. 46,015 interest against Rs. 39,219 principal and Rs. 27,057 interest. Repayments by societies in Karimnagar district also were better than last year. Unfortunately for reasons given elsewhere repayments by societies in the Mahrathwadi districts were poorer.

Taken as a whole the indebtedness of agricultural societies stood higher at the end of the year with the total outstandings of Rs. 50,81,112 principal and Rs. 10,72,289 interest, aggregating to Rs. 61,03,401 as against Rs. 49,37,205 principal and Rs. 9,53,718 interest, totalling Rs. 58,90,923.

There were increases of about a lac each in the outstandings of both principal and interest. The poor agricultural conditions of Mahrathwadi districts, did not allow the general position to improve in spite of the far better results obtained in Telengana and Karnatic districts. The outstandings of bank loans in principal and interest were larger at the end of the year with so societies under all central banks with the exception of those under Gulbarga, Raichur, Bir, Mahbubnagar, Khammam and Manthani. With all the tried efforts made by central banks to collect a, much money is possible from their clients, they were not able in almost all the older areas to recover sums sufficient to meet the accrued interest of the year together with a decent fraction of overdues of principal and interest. There would be nothing to feel surprised if under the worsening conditions brought about by the falling prices the debtor-members of societies were reduced to a state when their repaying capacity in terms of money was so much reduced that they could not meet fully even the interest which would accrue every year.

Advances of new loans to members amounted to Rs. 3,69,936 against Rs. 9,65,845 of last year, which again was a proof that societies lost considerably their utility as financing bodies to the agricultural producer. Collections made in cash from members amounted to Rs. 2,48,208 principal Rs. 5,14,260 interest and Rs. 25,014 shares, making a total of Rs. 7,87,482 against a total cash collection of last year of Rs. 8,03,835. The fall in cash collections of Rs. 16,353 was on account of the poorer collections in Mahrathwadi districts. For instance, the result obtained in societies under the Parbhani bank was Rs. 5,477 principal and Rs. 9,410 interest against Rs. 16,571 principal and Rs. 14,397 interest of last year. Similarly collections from members of societies under the Hingoli central bank amounted to Rs. 6,221 principal and Rs. 7,610 interest, against Rs. 15,389 principal and Rs. 27,196 interest of last year.

There was an increase of about three lacs as compared with last year in the outstanding of loans with members, which stood at Rs. 61,69,156 principal and Rs. 26,99,083 interest, making a total of Rs. 91,68,239 against Rs. 88,66,065 of last year. It is significant that although the outstandings of principal showed a slight increase of about Rs. 32,000 over last year's figures, the increase in the outstandings of interest was by about 2½ lacs. Except for societies under Nizamabad, Nalgonda, Suryapet, Mahbubnagar, Mahbubabad, Khammam and Manthani central banks, the outstandings specially of interest with members were larger than in the previous year. The fact is worthy of note that overdues of interest of 24½ lacs apart, members could pay only a little over Rs. 6 lacs towards interest, while the total amount of accrued interest itself for the year under report amounted to about eight lacs at 12½ per cent. Without doubt the position assumes a serious aspect if it is borne in mind that with the majority of members of agricultural societies who are small peasants the money value of the surplus left after meeting the land revenue and the means of subsistence is owing to falling prices too small to meet their debt liabilities of each year. Without detracting from the seriousness of the situation, it may be said that it is not a little reassuring that the agricultural credit societies have been building up *pari passu* with the central banks and almost exactly in the same proportions their owned capital, which in the last resort is the safeguard against loss to the outside investor. Thus, out of a total indebtedness of Rs. 91,68,239, a sum amounting to Rs. 61,03,401 in principal and interest was owed to central banks, while Rs. 30,64,838 was the amount which was accumulated by the societies themselves.

Non-agricultural societies.—21 societies were newly registered and six old ones cancelled during the year bringing the number of all societies to 363 as against 348 of last year. Their membership increased from 15,912 to 16,640, and the working capital went up Rs. 27,19,694 from Rs. 25,58,103. Similarly the rise in the owned capital was from Rs. 16,86,069 to Rs. 18,04,873. The paid up share capital recorded an increase of about a lac from Rs. 14,38,532 to Rs. 15,85,427, while the reserve fund showed a slight increase over last year's Rs. 2,47,537 going up to Rs. 2,69,446. There were

slight increase, in the outstanding of deposits from Rs. 5,28,328 to Rs. 3,83,804 and of undistributed profits from Rs. 72,552 to Rs. 92,63. Government loans on the other hand underwent a reduction from Rs. 52,150 to Rs. 71,028, while bank loan went down from Rs. 1,61,556 to Rs. 1,59,939. The societies borrowed Rs. 1,65,836 from central banks as compared with Rs. 1,85,201 of last year, while repayments totalled Rs. 2,12,191, as compared with Rs. 1,98,715. Outstanding of bank loan, were Rs. 4,59,983 principal, and Rs. 53,519 interest, a total of Rs. 5,13,508 against Rs. 5,19,847. There was a slight decrease in the outstanding of both principal and interest.

Loans advanced to members amounted to Rs. 15,99,117 which was well in advance of the amounts loaned out last year to the extent of Rs. 14,16,222. Collections from members were also far in excess of last year's being Rs. 19,19,652 made up of Rs. 14,19,878 principal, Rs. 1,86,417 interest, and Rs. 3,10,257 shares. Loans outstanding with members at the end of the year were Rs. 22,77,206 principal and Rs. 2,40,437 interest, a total of Rs. 25,17,643 as against Rs. 23,39,861 of last year. It is noteworthy that the movement kept up a steady and all round progress in the urban population.

As usual its development was most satisfactory in salary-earners' societies, whose number stood at 217 against 207 after the registration of 13 new and the cancellation of 3 old societies. Out of these 129 were in Balda with a membership of 8,927. Their borrowings from the Dominion Bank amounted to Rs. 1,29,568, while repayments were Rs. 1,20,699 principal and Rs. 17,691 interest, a total of Rs. 1,38,390. Outstanding of bank loans at the end of the year were only Rs. 2,20,014 in principal and Rs. 18,576 interest. Loans advanced to members were in excess of borrowings from the bank and amounted to Rs. 13,30,616 against Rs. 11,88,161 of last year. Collections from members made a total of Rs. 15,39,615 against Rs. 13,57,991 and consisted of Rs. 11,66,614 principal, Rs. 1,23,866 interest, and Rs. 2,49,135 shares. Outstanding with members at the end of the year were Rs. 16,24,018 principal and Rs. 88,038 interest. The working capital of societies in the city was Rs. 18,11,729 against Rs. 16,61,231 of the previous year, out of which Rs. 13,20,770 compared with Rs. 12,10,903 was owned by them. Rs. 11,54,387 shares and 1,60,388 reserves, which were an improvement on last year's figures, constituted the owned capital.

The number of similar societies working in districts increased from 84 to 88 and had a membership of 3,087. They borrowed Rs. 23,742 from central banks and advanced Rs. 1,75,589 to their members. Collections from members amounted to Rs. 2,24,816, out of which Rs. 36,301 was repaid to central banks. Outstanding with members totalled Rs. 3,06,942, while the amount owed to central banks was only Rs. 60,232. The working capital was Rs. 2,90,713 and as much as Rs. 2,20,457 was owned capital. The latter consisted of Rs. 1,89,868 shares and Rs. 30,589 reserves.

Weavers' societies.—The number of weavers' societies remained stationary at 75 with 1,892 members. The working and owned capitals both went down to Rs. 2,47,944 and Rs. 97,068, the latter consisting of Rs. 54,215 shares and Rs. 43,453 reserves. Only Rs. 1,570 was borrowed from central banks, but repayments to them totalled Rs. 16,252, leaving outstanding of Rs. 82,313 principal and Rs. 16,180 interest, in all Rs. 98,493 against Rs. 1,06,200 of last year. Advances to members amounted to Rs. 1,993, while repayments by them were considerably more than last year being Rs. 12,330 principal, Rs. 24,129 interest and Rs. 6,314 shares, totalling Rs. 42,773 against Rs. 29,188. Amounts owed by members at the end of the year were Rs. 1,89,393 principal and Rs. 72,309 interest against Rs. 1,99,730 principal Rs. 76,774 interest of last year.

Urban banks.—The demand for urban banks continued to grow and resulted in the registration of four new banks raising their numbers to 11, and their membership to 774. Their working capital showed a slight increase rising to Rs. 90,547 while the owned capital rose to Rs. 23,180. The latter consisted of Rs. 20,588 shares and Rs. 2,597 reserves. Outside borrowings consisted of Rs. 3,240, while repayments totalled Rs. 7,554, leaving

outstandings of Rs. 56,942 principal and Rs. 8,856 interest. Advances to members amounted to Rs. 15,391 and collections from them totalled Rs. 26,340. Outstandings of loans with members were Rs. 81,585 principal and Rs. 19,281 interest.

Stores. — Two stores went into liquidation leaving 12 at the end of the year with a membership of only 631. Their working capital remained almost the same as in last year being Rs. 1,43,186, but their owned capital increased from Rs. 75,567 to Rs. 78,513, and consisted of Rs. 67,511 shares and Rs. 11,002 reserves. The total sales during the year amounted to Rs. 1,14,977 and out of this goods worth Rs. 15,528 were sold on credit to members with whom outstandings on the last day of the year amounted to Rs. 17,757. The total net profit earned by all stores was Rs. 4,246.

Miscellaneous societies with limited liabilities. — The number of societies of miscellaneous kinds with limited liabilities increased from 45 to 48 with a rise in membership from 864 to 1,309. Their working capital also went up from Rs. 1,21,451 to Rs. 1,35,275, but their owned capital decreased from Rs. 68,132 to Rs. 64,285. The paid up shares and reserves were Rs. 48,863 and Rs. 15,422 respectively. Outside borrowings totalled Rs. 7,716, while repayments to creditors amounted to Rs. 12,174, leaving outstandings of Rs. 36,626 principal and Rs. 6,919 interest at the end of the year. Advances to members during the year amounted to Rs. 59,994, while collections from them realised Rs. 44,592 principal Rs. 7,301 interest and Rs. 5,387 shares, a total of Rs. 57,230. Outstandings of loans with members at the end of the year were Rs. 93,260 principal and Rs. 22,060 interest.

The cotton sale society Koppal which was registered last year deserves special mention. It worked with a membership of 300 and working capital of Rs. 13,040, out of which Rs. 707 was paid up shares and Rs. 12,333 loans. Advances made to members during the year amounted to Rs. 20,000, while recoveries through sale of their produce totalled Rs. 5,730, leaving a debt outstanding of Rs. 14,270.

Profit earned was Rs. 224. The society is in its infancy but gives promise of healthy growth.

ARBITRATION.

The process of combing out defaulters which was started in earnest last year was pursued with vigour during the year under report. An attempt was made to pick out for coercive treatment all cases wherein repayments had ceased for a number of years or the property was encumbered with outside borrowings. Applications from 381 societies against 1,882 members were filed during the year bringing the total number of plaintiff societies to 973 and of defendants to 4,210 as compared with 723 societies and 2,328 members of last year. The largest number of applications came from 98 societies of Gulburga, 73 of Raichur and 68 of Medak, against 595, 459 and 368 members respectively. Government in the Revenue Department was pleased to invest the Inspectors of the department in Medak, Nalgonda, Gulburga, Raichur, Aurangabad and Parbhani districts with the power of attaching the movable property of members against whom awards were to be executed. The societies in Gulburga, Raichur and Medak districts hurried to take advantage of the comparatively good crops of the year in order to speed up collections from disloyal members, and hence the large number of applications from these districts. It will be seen from the following statement that it is from the older areas only like Medak, Nalgonda, Gulbarga, Raichur, Aurangabad, Parbhani and Warangal districts that practically all applications have come. The number no doubt is enormously high, but the fact is that the members against whom action is being taken had become such hardened defaulters that no amount of persuasion would make them budge from their position. Awards numbering 1,628 for a total amount of Rs. 12,22,072 were given by departmental officers during the year, more than 50 per cent. of the number and amount being in

Gulburga and Raichur districts. This brought the total number of awards until the end of the year to 3,076 and the amount of awards to Rs. 22,58,173. The figures in column 5 of the statement are an index to the state of societies in the respective districts. It is probable that applications will increase from Parbhani district during the next year. Medak, Gulburga, Raichur, Aurangabad and Warangal have seemingly exhausted their lists of delinquents.

Name of districts	No. of societies	No. of defaulting members	No. of awards	Amount of awards	Amount collected
Balda	43	135	75	33,225	5,946
Medak	161	867	565	3,82,088	54,246
Bidar	10	24	13	7,173	..
Nizamabad	22	68	47	12,420	5,800
Mahbubnagar	14	29	17	14,686	7,811
Nalgonda	95	354	199	1,20,630	12,054
Paigah	35	115	50	32,511	6,676
Gulburga	184	897	625	3,94,257	42,584
Raichur	75	517	360	4,85,575	22,911
Aurangabad	118	511	468	4,27,714	4,046
Parbhani	81	217	209	1,31,450	38,156
Warangal	132	336	311	2,53,981	88,956
Karimnagar	19	45	36	17,843	2,766
Nanded	8	20	11	6,263	167
Bir	27	77	92	38,333	6,293
Aasafabad	1	3	3	529	..
Osmanabad .. ..	..	..	..	..	..
Total ..	978	4,210	3,076	22,58,173	2,98,442

Thanks to the power which was given by the Revenue Department to Co-operative officers for the attachment of the movables of defaulting members, a sum double in amount to what was realised in execution last year was recovered during the year under report and totalled Rs. 1,29,247 as against Rs. 63,515. Realisations were best in societies under the Gulburga bank and amounted to Rs. 37,287. In this connection the department cannot but express its sense of profound gratitude to Mr. Erichshah Chenoy, Talukdar of Gulburga, whose whole-hearted support of the local departmental officers in execution of awards has actually saved the Gulburga central bank from disaster and helped to arrest the demoralisation which was fast spreading in the societies of the district. Although there is an amount of nearly 3½ lacs yet to be recovered from the defaulters against whom awards have already been taken in the district, it is hoped that with the kind help which was given by Talukdar Sahib, the Gulburga and Yadgir banks will be able to turn a new leaf before three or four years. Societies in Gulburga were fast deteriorating and if the movement had not met with good luck for two or more years in the appointment as Talukdar of a staunch supporter like Mr. Erichshah, the Gulburga bank would have landed in a morass like the Raichur and Aurangabad banks.

The next best results were obtained in Raichur with Rs. 20,651 and Warangal with Rs. 19,426. Thanks are due to Mr. Ahmed Ali Khan, Talukdar of Raichur for his help in recovering overdues from defaulters. Government are aware of the serious state of affairs in Raichur district. In fact it has been brought out that without the liberal financial support of Government the central bank of Raichur will not be able to continue after the heavy losses which it has incurred. There is therefore all the greater need for unqualified help from the Revenue and Judicial officers of the district to whom awards of arbitrators and contribution orders of liquidators are sent for execution. It will go a long way in saving the bank from annihilation and the state treasury from financial burden, if the officers of the two departments are impressed with the great need of prompt and effective help in matters connected with the collection of overdues from defaulters.

Execution of awards in Warangal district went on at a steady though slow pace. The thanks of the department are due to Mr. Abdul Basith Khan, Talukdar, and his staff, for the interest taken by them in the matter. Collections in Warangal will materially improve, if the lands of some of the leading defaulters are put to auction.

Unfortunately, results obtained in execution of awards in Aurangabad district were extremely disappointing. The societies in this district are as much advanced in degeneration as those of Raichur and Gulburga. There is a sum of Rs. 4,27,714 recoverable from 463 members against whom awards are still to be executed. Compared to this huge amount only Rs. 4,046 was collected by the end of the year. Without exaggeration it is a drop in the ocean. But there is no reason to despair. An energetic young pleader Mr. Sham Lal has been appointed by societies under the Aurangabad bank to approach officers who are directly responsible for the execution of awards. He has cleared the ground and paved the way for the effective functioning of the machinery of execution. The Talukdar Sahib means well by the movement, and it is hoped that in the coming years conditions will improve in the district, which at present is a source of intense anxiety to the department. It will be seen from the above given statement that Rs. 2,98,442 was realised out of a total amount of Rs. 22,58,173. The progress so far made in execution against defaulters in Warangal, Medak Gulburga, Parbhani and Raichur districts is not disappointing; and there are expectations of improvement in Nalgonda, Medak, Gulburga, Raichur, Aurangabad and Parbhani. For, everywhere there are signs of awakening sympathy among local revenue officers.

LIQUIDATION.

Owing to the difficulty in collecting outstanding through civil courts the cancellation of societies indebted to banks was very sparingly resorted to. Out of a total of 10 societies which were disregistered during the year one was the central bank of Devarkonda, three were agricultural credit societies and six non-agricultural credit societies.

The cancelled bank was virtually a branch of the Nalgonda central bank and after its cancellation the accounts were transferred to the latter bank.

There were 89 agricultural and 39 non-agricultural credit societies, as against 94 and 35 respectively of last year which were indebted to central banks. Repayments to banks amounted to Rs. 7,362 principal and Rs. 6,931 interest, compared with Rs. 18,292 principal and Rs. 19,185 interest in the previous year. The smaller collections were due to the fact that in many cases the possibility of making recoveries by attachment of movables had ceased and the only means which could be adopted was the attachment and sale of immovable property. In the case of lands which have got to be sold through the revenue authorities, the procedure is by no means free from delay. Under the prevailing conditions of an extremely poor market

for lands, it induced a waiting policy in the hope of prices improving with better times. As in the case of arbitration awards, the central banks shall have to be content with the receipt in small driplets every year of their outstandings. The largest amounts are owed to Raichur, Sangareddy, Medak, Gulburga, Aurangabad and the Dominion banks. It is estimated that Raichur bank will have to write off nearly Rs. 60,000, and the Dominion bank's losses will go up to about Rs. 50,000. Sangareddy bank may lose about Rs. 30,000 and Medak about Rs. 15,000. Aurangabad and Jalna banks will have to write off Rs. 10,000 and Rs. 15,000 each. The position of the Raichur bank is exceptionally precarious with its small reserves compared with the heavy items of bad debts. Unless it is helped by Government with the grant of loan at concessional rate of interest, so as to enable it to meet the losses by quickly building up reserves, it will find difficult to out-live the stock of its heavy losses. Other banks will be able to withstand the losses out of their reserves.

The following statement shows the position of cancelled societies under each central bank together with estimates of probable losses which shall have to be met by them : -

Name of central banks	No. of agricultural societies indebted to central banks	No. of non-agri-cultural societies indebted to central banks	REPAYMENT TO CLNTRL BANKS IN 1841 F.		OUTSTANDING OF BANK LOANS ON 18-9-41 F.		Central banks, doubtful debts
			Pt.	Int.	Pt.	Int.	
1	2	3	4	5	6	7	8
Aurangabad	..	4	1	..	225	25,947	15,871
Raichur	..	14	1	314	128	61,745	88,042
Bidar	..	4	..	527	1	10,571	3,746
Bid	..	2	..	20	..	3,842	2,008
Parbhani	..	5	..	1,987	2	12,594	16,267
Hingoli	..	6	..	1,017	..	12,884	488
Jalna	..	1	..	..	50	19,953	12,178
Gulburga	..	4	5	164	33	25,447	10,026
Dominion bank	..	18	8	..	8,770	47,315	40,244
Warangal	..	1	8	1,336	236	3,634	4,096
Medak	..	8	1	2	912	36,436	11,808
Suryapet	..	3	..	..	40	10,046	2,140
Sangareddy	..	15	2	1,700	655	39,329	43,544
Mahbubnagar	1	..	700	3,783	1,073
Karimnagar	..	2	9	77	178	5,657	661
Khammam	..	1	..	70	..	1,586	1,227
Yadgir	..	1	..	..	..	4,472	944
Nalgonda	..	1	1	..	..	2,186	1,545
Jagtiyal	..	1	2	118	1	1,229	290
Total	..	89	89	7,862	6,981	3,28,056	2,06,405

AUDIT.

Besides the working central banks whose accounts of 1310 F. were audited by the Chief Auditor and Assistant Registrars, there were 2,139 societies which came up for audit during the year. They consisted of 1,806 agricultural and 333 non-agricultural societies. Out of them 1,737 agricultural and 283 non-agricultural societies were audited during the year, leaving 49 agricultural and 56 non-agricultural societies unaudited. The latter were left un-audited, because during the period of leave and training of some of the auditors acting arrangements could not be made. The four auditors on the leave reserve were not sufficient in number to cope with the work which required attention in the various audit circles. Experience shows that unless one auditor on the leave-reserve is posted to each of the six ranges of the Assistant Registrars, the same difficulty will arise in future and a small percentage of the total number of societies will be left un-audited.

The audit classification of societies was as follows :—

A.	..	52
B.	..	242
C.	..	1,201
D.	..	425
E.	..	130

Below is the number of societies audited by the Assistant and Deputy Assistant Registrars :—

Range		Total No. of audited societies	Societies Test audited
Atraf Balda	..	440	65
Balda	..	443	62
Warangal	..	363	52
Aurangabad	..	448	49
Gulbarga	..	346	10

It will be seen that more than ten per cent. societies were test-audited by the Gazetted staff.

PAIGAHS.

The number of societies in the Paigahs remained the same as in last year with 63 agricultural societies and 8 non-agricultural societies. There was a slight increase in the membership of agricultural societies from 1,553 to 1,601. The latter borrowed only Rs. 5,600 from central banks, while payment to them amounted to Rs. 3,229 principal and Rs. 16,349 interest, leaving outstandings of Rs. 1,71,593 principal and Rs. 35,741 interest, as against Rs. 1,69,222 principal and Rs. 35,197 interest of last year. Loans to members during the year totalled only Rs. 6,705 while collections from them in cash totalled Rs. 3,366 principal and Rs. 15,963 interest. Amounts outstanding with members at the end of the year were Rs. 2,45,373 principal and Rs. 1,42,011 interest, compared with Rs. 2,49,369 principal and Rs. 1,45,612 interest of last year. Their owned capital was made up of Rs. 58,774 paid up share and Rs. 1,19,074 reserves.

After long negotiations with the Paigah authorities the question of appointment of Inspector was finally settled, and one of the inspectors on the Government cadre was put in charge of the Paigah societies.

BRITISH ADMINISTERED AREAS.

With the registration of the society of menial employees of Secunderabad, the total number of societies in the British Administered Areas stood at 19. Their membership increased from 6,178 to 7,618; and working

capital went up from Rs. 5,32,468 to Rs. 6,99,536. Out of the latter Rs. 2,16,253 was the amount of paid up shares, while the amount of reserve fund was Rs. 34,053. The total owned capital increased from Rs. 2,22,067 to Rs. 2,50,308.

The British Administered Areas Central Co-operative Union continued its useful work under its enthusiastic Honorary Secretary, Mr. Daniel Chellappa.

It received grants of Rs. 575 from the local government, Rs. 115 from the Residency Bazars Committee and Rs. 58 from the Aurangabad Cantonment. Subscriptions raised from individual members amounted to Rs. 131, while the supervision fees raised from societies amounted to Rs. 188. Expenditure for the year was Rs. 1,105.

Among primary societies 5 were societies of teachers, 5 of employees of the local government, 1 urban bank, 2 consumers' stores, and 3 housing societies. The Nizam's State Railway Employees' society was the largest with a membership of 4,884 and working capital of Rs. 1,84,871. Its owned capital consisted of Rs. 1,25,665 paid up shares and Rs. 25,669 reserve fund. It received Rs. 1,89,500 in deposits as against withdrawals of Rs. 38,250. Rs. 3,00,600 was the amount of deposits held at 5½ per cent. per annum at the end of the year. Loans advanced to members amounted to Rs. 5,49,468 while collections from them totalled Rs. 3,84,592 principal and Rs. 41,628, interest. Outstanding loans with members amounted to Rs. 4,87,177 principal and Rs. 4,315 interest.

Among other societies the Prudential Co-operative Society, which in fact is an urban bank, and the Police Departmental Society deserve mention. The latter had a membership of 1,106 with a working capital of Rs. 27,876. Its owned capital consisted of Rs. 16,724 paid up shares and Rs. 308 reserve. It advanced Rs. 36,945 in loans to members, and collected from them Rs. 33,578. Rs. 27,094 principal and Rs. 211 interest was owned by members at the end of the year.

The Prudential Co-operative Society which is the oldest among existing societies in the British Administered Areas had 744 members and a working capital of Rs. 1,46,748. Its owned capital consisted of Rs. 45,900 paid up shares, and Rs. 4,100 reserve fund. Rs. 72,320 was the amount held in fixed deposits and Rs. 24,428 was the amount held in current account at the end of the year. Advances to members totalled Rs. 56,605 while collections from them amounted to Rs. 89,229 in principal. Rs. 1,20,958 principal was owned by members in loans to the society at the end of the year.

CONCLUSION.

The crisis deepens. The prices of farm produce sliding down unarrested, it is not difficult to foresee the many rocks which lie ahead. One thing at least is beyond doubt. With the poor yield and quality of his produce the small cultivator cannot long manage to carry on agriculture as a paying concern in the face of a falling market. With prices reduced to less than half their former level, the interest charged at the old rate by credit societies is proving doubly oppressive. As a producer who more often than not has got to borrow in order to carry on his trade, he is faced with the handicap of contracted credit and the necessity of meeting the relatively high interest charges of his society. Under existing circumstances he is finding it practically impossible to obtain fresh accommodation for his seasonal requirements and this in turn is tending to stagnate the business of the central banks.

If the credit co-operative societies of the State are to be saved for the future, some means shall have to be devised of reducing the burden of interest at least in societies under the older central banks, where large sums are locked up with individual debtors. Obviously there is no virtue in a system of charging interest which, even after consuming all the assets of the debtor, leaves large amounts of interest as irrecoverable by societies and banks. Members of societies, who were financed at times when money was cheaper, find that their monetary liabilities have gone so heavy that they cannot pay

even the current interest out of the income of their lands. The prime necessity of safeguarding the interests of the depositor compels the central banks to take drastic action for recovering the debts. Thus scores of debtor-members are thrown out on the scrapheap of the destitute in consequence of the auction of all their property, while the central banks are obliged to write off substantial sums as bad, for lands fetch ludicrously small prices. Co-operators can only watch the situation, for unaided they cannot attempt anything effective. The question of cheaper co-operative credit is closely inter-linked with the Government's policy with regard to the money-market, and their attitude towards co-operative finance. The coming years, unless trade revives, do not therefore promise well for the development of the credit movement. The department will have to seek new avenues of co-operative growth. Apparently co-operative societies for the marketing of produce and the dissemination of better methods of farming are the types through which useful work can be done in the interests of the agricultural community.

Without doubt conditions are very disheartening, but the strength of the movement lies in the enthusiasm and interest of the many official and non-official co-operators of the State, who in spite of the trying times have kept alive their faith in it as a powerful force for the uplift of the mass of the population. The department cannot let their services go unacknowledged, and it is with deep feelings of gratitude that I mention the names of the prominent co-operators among them.

Name	Official supporters	Non-official supporters
Dominion Bank	.. Mr S. M. Azam. Principal, City College.	.. Dewan Bahadur S. Arvamudu Iyengar.
	Mr. S. M. Taqi, Deputy Commissioner, Excise Department.	.. Mr. Davar.
	Mr. K. M. Ansari, H.C.S., . Asstt. Secretary, Finance Department.	,, Debi Das.
Central Co-operative Union.	.. Raja Venkat Rama Reddy	,, S. Badrul Hasan
	Bahadur, Commis- sioner, City Police.	
	Mr. S. M. Mehdi, . Secy., Executive Council.	.. Rao Bahadur, Venkat Reddy.
		Mr. Md. Khalilullah.
Aurangabad Central Bank	Nawab Raza Yar Jung Bhdr., Subedar, Aurangabad.	Mr. Rai Chotelal.
	Mr. Vicaruddin Ahmed,	.. Mr. Mirza Rahim Beg.
	First Talukdar, Aur'bad.	
Jalna	.. ..	.. Mr. F. Bezonji. Rev. Wilkie Brown.
Parbhani	.. ..	.. Mr. Govind Rao.
Hingoli	.. ..	.. Mr. Gangadhar Rao Aundekar.
Bid	.. Mr. Rai Barkath Rai, First Talukdar, Bid.	.. Mr. Purshqtam Rao.
Mominabad	.. Mr. Abdul Baqi, Munsif, Mominabad.	.. Mr. Narayan Rao.
Nanded	.. Mr. Ghulam Ghous Khan, Mr. Dhondu Pandit. First Talukdar, Nanded.	
Nizamabad	.. Mr. Mohamed Beg, First Talukdar, Nizamabad	.. Mr. Kasinath Rao.
Gulbarga	.. Mr. Erichshah Chenoy, First Talukdar, Gulbarga.	Mr. Akbar Allam. Mr. Rai Kishen Rao. .. Mr. Gopal Rao.

Name	Official supporters	Non-official supporters
Yadgir C. B.	.. Mr. Mir Hassan Ali Khan, Mr. Budrappa Tahsildar, Yadgir.	Mr. Syed Hussam
Raichur C. B.	.. Mr. Mir Ahmed Ali Khan, First Taluqdar, Raichur	Mr. P. Kishen Rao Mr. Hanumant Rao
Lingsugoor C. B.	.. ..	.. Mr. Venkat Rao
Koppal C. B.	.. ..	.. Mr. Ragvendhar Rao
Osmanabad C. B.	.. Mr. Ahmed Mohiuddin, H.C.S. First Taluqdar, Osman- abad	Mr. Digambar Rao
Nalgonda C. B.	.. Mr. Mirza Ghulam Mahmood Beg, First Taluqdar, Nalgonda. Mr. S. M. Taqi, Executive Engineer, P.W.D.	Mr. Md. Shahbuddin ..
Bhongir C. B.	.. ..	.. Mr. Sajjad Nawaz Husain.
Suryapet C. B.	.. ..	.. Mr. Mahboob Sharif .. Mr. Ziaul Hassan
Mahbubnagar C. B.	.. Mr. Rahmatullah Sharif, First Taluqdar. Mr. Naimathullah, Excise Superintendent. Mr. Mir Basith Ali Khan, District Judge. Sahibzada Md. Ali, Munsif.	.. Mr. Oomer Ali
Medak C. B.	.. Nawab Zahir Yar Jung Bahadur, First Taluqdar, Medak Mr. Habeeb Mohamed, H.C.S. Assistant Taluqdar.	Mr. Wahiduddin Hyder.
Sangareddy C. B.	.. ..	.. Hafiz Moulvi Sabith Ali Sahib. Mr. Ahmed Abdul Khader.
Bidar C. B.	.. Mr. Mohamid Khan First Taluqdar, Bidar.	Mr. Yadho Ram- chander Rao.
Warangal C. B.	.. Mr. Abdul Basith Khan, First Taluqdar, Warangal Mr. Moiduddin, Asst. Taluqdar, Warangal.	.. Mr. Sriram Rao ..
Khammam C. B.	.. Mr. Ahmed Sayeed Siddiqi, Mr. Ram Narayan Asst. Taluqdar, Kham- mam. Mr. Abdul Hafeez Khan, Tahsildar, Khammam.	..
Karimnagar C. B.	.. Nawab Malik Yar Jung, Bahadur, First Taluqdar, Karim- nagar.	.. Mr. Mohamed Husain Nuri.

Name	Official Supporters	Non-official Supporters
Jagtiyal C. B. Mr. Srinivas Rao
Chinnoor C. B. Mr. Pedda Veerannah

I have the honour to be,

Sir,

Your most obedient servant,

(Sd.) FAZALULLA,
Registrar, C. S.

STATEMENTS

STATEMENT

Operation of Credit Banks of H.E.R. the Nizam's

Classification	No. of Members		No. of Affiliated Societies holding shares in Central Bank				Loans made during the year to		Receipts from loans and deposits repaid during the year		Loans due by		Loans and deposits received during the year from		
	Individuals		Central Credit		Agricultural Credit		Non-agricultural Credit		Banks and Societies		Individuals		Banks and Societies		
	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1	223	225	23	115	870	71,205	5,11,867	51,779	5,11,639	59,005	26,28,953	23,08,657	50,052	18,507	
Last year's figures	221	221	22	115	879	48,415	6,96,921	39,153	2,77,304	39,592	25,95,616	21,62,166	33,281	2,01,515	
Co-operative Central Banks.															
Bidar	27	75	..	72	3	..	8,119	..	12,905	..	2,00,217	30,902	1,260	..	
Sangareddy	42	106	1	156	9	..	28,043	..	25,502	..	4,72,201	96,357	6,069	..	
Medak	51	121	..	118	8	..	11,16	..	13,643	..	3,02,811	11,195	76	48,000	
Gulbarga	89	125	..	112	13	..	10,197	..	13,814	2,686	1,27,226	61,507	595	1,00,000	
Yadga	28	101	..	102	2	..	20,685	..	23,119	..	2,08,976	15,826	3,539	40,000	
Raichur	76	127	..	116	9	..	910	..	15,092	..	1,16,615	1,539	1,709	..	
Osmanabad	23	17	..	16	1	..	6,919	..	5,013	..	22,786	..	..	5,000
Lingaygoor	120	8	..	8	..	..	7,393	..	..	..	7,393	1,273	107	7,000
Mahbubnagar	29	82	..	70	7	3	..	16,827	..	43,111	..	3,10,384	31,367	871	10,000
Bashurabad	32	25	..	24	1	..	300	..	186	..	45,891	..	..	..
Viqarabad	32	14	..	14	..	..	800	..	789	..	1,370	..	..	..
Shahabad	98	..	..	..	..	..	..	..	..	..	..	..	..	..
Nalgonda	63	68	..	62	6	..	11,541	..	5,339	..	3,05,651	6,738	527	15,000	
Bhongir	5	84	..	80	4	..	13,307	..	44,388	..	2,21,503	15,900	2,541	..	
Suryapet	21	65	..	61	1	..	7,186	..	9,419	..	2,17,823	1,606	650	15,700	
Nizamabad	16	65	..	57	8	39,321	..	67,463	..	1,25,758	18,208	3,771	..
Banswada	11	15	..	15	..	..	16,756	..	4,140	..	17,186	3,225	..	23,819
Nanded	382	54	..	52	2	..	6,695	..	1,670	..	1,50,010	24,123	..	50,500	
Nirmal	12	..	..	..	..	..	..	..	..	..	..	..	..	..
Hingoli	16	84	..	82	2	..	25,370	..	8,675	..	2,41,059	2,086	510	12,620	
Mantham	73	28	..	22	6	..	2,513	..	4,081	..	23,905	100	186	3,000	
Warangal	85	178	..	147	81	..	8,715	26,608	4,511	29,157	4,737	2,16,229	1,11,793	6,908	..
Khammam	29	78	..	71	2	11,942	..	7,335	..	1,07,824	37,607	5,151	23,000
Mahbubabad	20	..	..	..	..	..	..	..	..	..	..	..	..	..
Karimnagar	82	68	..	50	18	..	14,841	..	1,857	..	99,125	15,459	210	15,000	
Jagtial	137	42	..	21	21	5,510	..	7,012	..	55,004	1,350	872	4,000
Chinnoor	66	31	..	34	..	..	7,908	..	988	..	88,945	200	..	..
Aurangabad	81	105	..	97	8	..	26,815	..	29,214	..	3,71,396	1,04,130	..	..
Jalna	55	109	..	107	2	..	20,923	..	9,004	..	2,11,400	29,435	5,631	7,579	
Mission Bank, Jalna	8	19	..	19	..	..	82,879	..	18,185	..	2,95,028	5,073	859	..
Parbhani	21	116	..	116	2,575	4,300	1,104	5,487	2,488	1,98,411	1,13,089	4,484	15,000
Bir	15	67	..	65	2	20,790	..	34,477	..	77,179	6,289	8,120	..
Mominabad	22	10	..	10	7,484	..	819	..	6,668	..	206	6,690
Total	1,868	2,146	1	1,079	161	5	5,823	4,43,770	5,615	4,42,883	9,906	54,10,936	7,78,994	55,742	4,81,908

Dominions for the year ending 6th July 1932.

Sale of goods to members		Purchase of members products		Cost of management		Share capital paid up		Loans and deposits held at the end of the year from				Profit and loss of the year		Most usual rate of interest		Uncalled and un-subscribed share capital		
17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	On borrowings	On lending		
18,413																		
..	4,96,650	34,57,251	69,602	..	84,700	3,48,527	44,51,730	1,42,453	7%	41-5%	13-9%	330		
..	4,96,650	31,27,124	49,798	..	65,010	3,04,064	41,32,716	79,160	7%	11-5%	72-9%	3,350		
..	666	35,068	66,929	79,325	16,854	742	7,821	2,06,754	5,260	5-6%	5-8%	6-10%	1,64,617	
..	1,751	50,640	2,39,176	2,49,932	600	3,434	88,522	6,27,304	10,398	5-6%	4-8%	10%	1,49,360	
..	608	46,470	58,722	2,09,091	..	2,889	31,564	3,48,686	11,211	3%	71-6%	..	53,530	
..	1,100	70,220	2,74,119	75,000	36,250	1,598	67,365	5,24,547	12,019	4-10%	6-8%	9-10%	1,29,780	
..	804	28,250	10,826	1,66,000	1,250	4,174	970	2,11,470	1,073	..	71%	10%	1,71,750	
..	1,071	64,550	80,679	2,37,667	1,10,646	1,827	40,581	4,85,150	4,683	..	6-8%	7-10%	1,85,450	
..	84	10,420	10	11,144	..	..	890	21,964	1,057	4%	71%	10%	1,89,580	
..	55	3,890	1,008	2,690	..	101	..	7,689	27	..	..	8%	96,110	
..	887	29,714	2,63,117	..	..	90	23,780	8,16,637	11,568	61%	..	10%	1,70,286	
..	118	3,488	39,819	..	..	..	3,690	46,095	1,906	..	8-7%	9-10%	46,514	
..	1,290	..	..	..	..	102	1,392	43	..	..	..	1,98,710	
..	40	..	..	..	..	..	40	..	..	..	..	1,99,960	
..	1,027	40,839	45,720	2,14,773	6,415	2,741	37,143	3,37,931	11,821	4-3%	7-8%	..	1,59,101	
..	1,125	29,450	47,017	1,66,706	..	1,021	1,475	2,46,509	13,407	4%	71%	10%	1,70,550	
..	657	29,027	4,040	1,85,526	..	624	5,053	2,25,170	7,237	5%	..	..	70,973	
..	480	81,300	84,832	..	..	3,670	7,151	1,26,953	6,895	7%	..	..	1,68,700	
..	87	8,538	3,225	12,000	..	..	51	23,832	276	..	..	..	1,91,447	
..	418	32,480	41,429	86,678	4,050	1,094	9,512	1,73,273	6,318	6%	5-8%	..	1,67,520	
..	2,00,000		
..	725	28,344	2,922	2,15,716	..	1,172	5,433	2,35,387	3,385	6%	71-8%	10%	1,71,656	
..	380	9,516	2,400	11,333	..	388	656	21,243	865	..	7-71%	..	90,484	
..	2,855	84,299	1,51,802	689	540	8,302	41,197	2,89,829	9,116	10%	2-7%	9-10%	1,15,701	
..	687	82,780	38,734	32,051	..	9,246	10,235	1,22,996	5,091	6-8%	5-71%	10%	1,67,270	
..	850	..	..	..	..	..	..	350	7	..	..	..	99,750	
..	686	22,616	41,248	40,748	..	132	14,709	1,19,453	4,368	5%	71%	10%	1,77,384	
..	565	29,280	15,959	..	5,926	895	8,362	55,372	2,782	..	61-7%	9-10%	1,70,770	
..	389	25,545	..	12,000	..	..	827	38,372	1,786	6%	71%	..	74,455	
..	1,925	1,22,200	2,74,229	..	22,533	..	86,751	5,05,713	15,273	8-9%	6-71%	10%	77,800	
..	1,774	74,448	84,993	74,725	6,066	15,017	44,942	2,50,001	7,407	6%	41-7%	9-10%	1,25,552	
..	2,458	51,102	92,483	24,376	..	359	..	3,22,298	18,389	..	8%	10%	..	
..	1,258	35,540	1,14,862	45,000	..	14,475	38,205	2,48,082	..	6-9%	31-7%	9-10%	1,64,460	
..	755	25,537	18,663	26,940	2,000	18,288	6,066	87,404	2,002	4%	71-8%	..	1,74,463	
..	80	1,948	..	6,791	..	..	3	7,742	74	..	7-8%	9%	1,98,053	
..	26,308	10,18,115	21,97,738	21,75,601	2,18,130	86,024	5,78,765	62,00,268	1,73,624	46,41,905

STATEMENT

Agricultural Co-operative Societies H.E.H. the

Classification	No. of societies	No. of members	LOANS MADE DURING THE YEAR TO THE LOANS AND DEPOSITS REPAYED DURING THE YEAR BY				RECEIPTS FROM Banks and Societies				LOANS AND DEPOSITS RECEIVED DURING THE YEAR FROM			
			Individuals	Banks and Societies	Individuals	Banks and Societies	Individuals	Banks and Societies	Individuals	Banks and Societies	Central Banks	Primary Societies		
1	2	3	4	5	6	7	8	9	10	11	12	13		
Warangal	218	4,609	43,732	9,223	38,803	7,512	5,37,776	..	29,177	7,537	56,309	175		
Kammanagar	77	1,261	14,093	..	6,869	178	1,13,773	..	..	496	17,000	..		
Asifabad	62	990	8,589	47	3,241	203	63,452	..	131	5	9,515	..		
Medak	288	6,010	57,831	520	41,328	118	5,74,189	..	5,058	10,508	35,712	2,871		
Bidar	74	1,307	5,148	..	9,767	..	1,81,650	..	119	..	6,593	..		
Nalgonda	215	5,007	39,237	1,800	47,707	1,506	7,98,168	..	35,265	4,841	20,113	220		
Mahbubnagar	73	1,596	31,326	870	19,767	1,092	2,91,616	..	00	3,129	30,916	..		
Paigah	63	1,601	6,703	..	10,701	..	2,43,378	..	..	2,431	5,000	..		
Atraf-i-Balda	22	591	702	481	1,539	..	48,321	..	523	..	..	..
Gulbarga	211	1,377	24,018	3,314	35,798	1,914	7,28,905	..	4,264	7,305	26,300	503		
Raichur	112	2,114	7,039	1,833	9,720	744	4,11,090	..	1,440	530	8,008			
Osmanabad	26	1,114	8	..	4,008	..	22,023	..	..	..	6,020	..		
Nizamabad	82	1,698	24,191	2,861	19,648	1,180	1,48,986	..	2,316	2,023	33,886	..		
Nanded	71	1,111	6,095	110	2,704	..	1,58,468	..	117	..	6,695	..		
Aurangabad	103	3,880	51,060	6,188	58,979	12,996	9,96,673	..	16,105	5,992	1,51,949	..		
Parbhani	211	4,071	28,259	4,284	16,988	1,962	6,00,801	..	16,874	6,181	45,048	..		
Bir	73	1,464	13,188	9,784	8,625	4,812	1,94,693	..	13,002	2,105	10,588	..		
Total	2,018	42,128	8,69,936	41,324	3,38,281	33,987	64,69,156	..	1,27,082	53,412	4,60,106	8,772		
Last year's figures	1,913	40,093	9,63,845	4,831	3,70,122	96,179	64,87,601	..	1,18,497	92,642	11,68,970	6,076		

in the Dominions for the year ending 6th July 1931.

LOANS AND DEPOSITS HELD AT THE END OF THE YEAR FROM													MOST USUAL RATE OF INTEREST																
Purchase of members' products		Cost of management		Share Capital paid up		Members		Non-members		Societies		Provincial or Colonial Banks		Government		Reserve Fund		Working Capital		Profit and loss for the year		Usual dividend paid on shares		On borrowings		On lending		Remarks	
13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	
723	1,02,254	12,630	2,931	6,454	4,06,777	100	1,90,800	8,11,646	—39,443	5-12½%	9-10%	12½%	—16,744	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	
435	23,297	..	..	..	1,85,112	..	18,982	1,78,891	4,960	"	"	"	—455	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"
1	6,415	310	5	..	61,482	..	4,411	72,623	1,723	"	"	"	—79	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	
3,986	2,23,708	37,690	1,879	3,084	6,58,241	..	1,94,646	11,24,248	20,678	"	"	"	—22,271	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	
180	17,323	..	1,276	..	1,68,776	14,887	23,853	2,26,115	5,527	"	"	"	—79	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	
1,026	2,09,429	11,646	609	240	6,38,033	..	1,98,354	10,58,811	28,199	"	"	"	—10,325	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	
720	79,915	1,282	..	..	2,07,342	..	60,799	8,49,338	13,536	"	"	"	—703	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"
138	58,774	2,175	..	..	1,71,593	..	1,19,074	3,46,616	17,403	"	"	"	—282	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"
30	18,818	1,306	..	..	31,097	..	13,787	60,008	2,316	"	"	"	—1,945	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"
622	1,72,995	26,441	1,449	387	5,77,520	1,240	1,71,395	9,51,127	41,016	"	"	"	—3,786	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	
161	90,080	5,733	..	343	3,16,376	26,184	108,370	5,46,036	17,095	"	"	"	—668	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	
..	1,858	..	..	..	22,787	..	1,587	25,727	624	"	"	"	—1,150	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"
65	40,647	92	2,000	..	1,22,663	..	21,639	1,87,041	6,931	"	"	"	—74	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	
44	18,885	..	450	..	1,57,004	..	19,900	1,96,189	4,033	"	"	"	—74	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	
..	99	2,85,809	70,465	955	..	8,10,509	411	3,25,894	14,94,043	44,887	"	"	—1,06,417	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"
..	566	1,74,838	39,511	..	1,720	4,18,111	3,688	1,30,532	7,93,400	34,647	"	"	—2,546	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"
80	..	65	1,07,818	10,635	87,229	..	60,632	2,06,309	12,558	"	"	—221	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"
100	..	8,864	10,87,303	2,49,616	11,554	12,226	59,85,652	45,460	16,95,655	86,87,468	3,09,076	"	—2,67,669	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"
88	..	11,865	16,25,997	2,50,598	7,547	16,126	48,91,038	46,167	15,13,876	88,60,349	1,45,802	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"

1 29 | Remarks

STATEMENT

Operation of Non-Agricultural Societies

Classification	No. of Societies	No. of Members	LOANS MADE DURING THE YEAR TO			RECEIPTS FROM THE LOANS AND DEPOSITS REPAYED DURING THE YEAR BY			LOANS DUE BY			LOANS AND DEPOSITS RECEIVED DURING THE YEAR FROM		
			Individuals	Banks and Societies	Individuals	Banks and Societies	Individuals	Of which overdue	Banks and Societies	Individuals	Central Banks	Primary Societies		
1	2	3	4	5	6	7	8	9	10	11	12	13		
<i>Class I. Credit Ltd.</i>														
Hyderabad-Dn.	129	8,027	13,30,616	89,341	1,16,614	59,670	16,24,018	..	1,18,243	1,21,668	1,29,568	22,133		
Aurangabad	4	312	19,389	1,000	18,423	400	34,968	..	600	1,881	..	..
Warangal	10	290	21,384	2,350	20,022	2,713	49,694	..	8,993	1,176	3,226	..		
Medak	12	436	45,474	825	40,184	54	50,522	..	3,374	97	5,626	150		
Atraf-i-Balda	1	10	..	..	..	..	814	..	..	..	..	..
Parbhani	1	27	2,223	..	2,840	..	2,248	..	..	101	..	..
Bit	4	185	3,334	..	2,720	..	6,898	..	..	190	..	..
Gulbarga	2	59	5,229	..	6,260	..	9,217	..	..	281	2	..		
Raichur	2	160	3,146	..	3,060	..	5,781	..	..	..	..	300		
Nalgonda	6	200	8,911	218	6,713	..	23,851	..	218	..	2,840	..		
Karimnagar	10	238	7,634	2	8,470	59	16,087	..	2	101	1,608	..		
Mahbubnagar	6	341	19,346	..	19,286	200	31,102	..	..	44	8,761	..		
Nizamabad	7	241	17,876	594	16,858	700	20,061	..	594	191	..	..
Nanded	5	116	5,204	..	3,868	..	5,706	..	..	1,852	..	..
Paigah	3	67	3,119	..	3,532	..	3,922	..	..	501	800	..		
Bidar	3	37	3,461	..	3,258	..	2,817	..	..	..	..	..
Asifabad	6	120	2,977	..	2,357	..	3,929	..	..	..	879	..		
Osmanabad	6	218	6,872	..	3,761	..	4,604	..	..	806	..	..
Total Class I	217	12,014	15,06,205	93,830	13,28,321	68,796	18,98,214	..	1,27,024	1,28,389	1,58,810	22,583		
<i>Class I. Urban (A) Ltd.</i>														
Nalgonda	1	106	154	..	927	..	19,753	..	..	53	..	..
Bhongir	3	396	14,702	..	12,400	..	46,627	..	..	210	3,240	..		
Nizamabad	1	35	..	..	..	..	..	..	..	..	..	..
Raichur	2	106	101	..	917	..	17,446	..	512	1	..	..
Karimnagar	1	25	150	..	332	..	584	..	..	..	..	..
Gulbarga	3	106	200	..	25	..	175	..	..	180	..	..
Total Class I (A) Ltd.	11	774	15,897	..	14,621	..	84,585	..	512	444	3,240	..		

H.E.H. the Nizam's Dominions for the year ending 6th July 1932.

			LOANS AND DEPOSITS HELD AT THE END OF THE YEAR FEBR.												
Sales of goods to members	Purchase of members' products	Cost of manufacture	Capital paid up		Mem. units	Non mem. crs.	Soc. notes	Provincial Central Banks	Government	Reserve Fund	Workers Capital	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of interest	Rentals
14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
25,458	..	12,577	11,54,387	2,26,142	25,156	19,647	2,20,014	..	1,66,382	18,11,720	86,523	10%	9%	12 ¹ / ₂ %	
254	..	79	21,813	3,267	..	15	5,755	..	4,367	35,217	1,807	"	"	"	
..	..	84	40,520	2,597	914	..	8,613	..	7,291	57,915	5,969	"	"	"	
229	..	411	37,828	297	..	170	8,164	..	7,252	53,511	3,922	"	"	"	
20	650	11	..	..	..	..	132	703	82	"	"	"	
..	..	22	1,788	1	400	..	..	..	67	2,276	179	"	"	"	
310	..	28	5,519	4	198	..	497	..	885	7,003	172	"	"	"	
33	..	8	4,232	238	..	..	4,277	..	467	9,234	325	"	"	"	
..	..	102	2,640	90	..	..	1,327	..	1,626	5,688	— 340	6%	"	"	
..	..	118	10,596	695	..	..	10,735	..	2,009	24,035	1,070	"	"	"	
..	..	46	10,988	1	..	..	3,692	..	1,242	15,923	885	"	"	"	
..	..	182	18,138	500	520	..	12,382	..	1,750	33,299	1,779	"	"	"	
1,132	..	84	20,032	105	718	..	..	..	2,263	23,120	1,519	"	"	"	
82	4,401	..	208	..	22	..	482	5,113	448	5%	10 ¹ / ₂ %	"	
..	..	4	1,860	500	..	..	970	..	188	3,518	507	9%	9%	"	
..	..	26	1,342	..	5	..	1,212	..	180	2,089	210	"	"	"	
..	..	26	3,928	6	..	..	2,280	..	399	6,622	364	"	10%	"	
120	..	9	4,068	592	..	..	..	..	17	4,672	821	"	"	"	
27,638	..	14,136	13,44,255	2,34,995	28,119	20,132	2,77,969	..	1,96,972	21,02,412	1,06,093 — 340	"	"	"	
..	..	348	3,085	318	..	..	15,000	..	780	19,183	1,521	..	10%	12 ¹ / ₂ %	
..	..	817	12,458	2	6,520	..	20,060	..	1,355	49,895	2,852	"	"	"	
..	51	..	..	..	..	..	23	74	..	"	"	"	
..	2,931	3,205	..	..	12,882	..	411	19,429	— 377	"	"	"	
..	..	18	545	200	..	..	..	..	28	773	69	"	"	"	
..	1,513	..	180	..	..	..	..	1,698	5	"	"	"	
..	..	1,178	20,583	3,725	6,700	..	56,942	..	2,597	90,547	3,987 — 377	"	"	"	

Operation of Non-

Classification	No. of Societies	No. of members	LOANS MADE DURING THE YEAR TO POSSESSED DURING THE YEAR BN				RECEIPT FROM THE LOANS AND DISBURSEMENT PAID DURING THE YEAR BN			LOANS DUE BY			LOAN AND DEPOSITS RECEIVED BY INC THE VIA			[Sales of goods to members]	
			Individuals		Banks and Societies		Individuals		Banks and Societies		Individuals		Banks and Societies		Central Banks		
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	
CLASS I B.—Unltd.																	
Warangal ..	1	24	83	..	11	..	801	..	..	..	..	..	..	..	..	..
Karimnagar (Contractors) ..	1	14	2,150	..	2,855	..	6,752	..	..	..	..	..	..	..	..	..
Mahbubnagar (Traders) ..	1	26	6,040	..	1,955	..	14,701	..	..	..	..	5,650	..	..	..	..
Total Class I B... ..	3	64	8,273	..	4,821	..	22,817	..	..	..	..	5,615	..	..	..	..
Total Class I	231	12,832	15,20,875	93,880	18,47,763	63,796	20,05,116	..	1,27,536	1,28,753	1,62,200	22,583	27,638				
Class, II Purchase & Sale A Ltd. Stores	12	651	15,528	20,988	20,014	16,896	11,751	..	34,510	10,605	..	30,590	1,11,077				
Total Class II A. ..	12	651	15,528	20,988	20,014	16,896	11,751	..	34,510	10,605	..	30,590	1,11,077				
CLASS II B.—Unltd.																	
Weavers ..	74	1,880	1,903	462	12,330	2,144	1,89,181	..	2,512	108	1,370	271	62				
Cottage weavers ..	1	72	..	..	..	..	212	..	..	..	..	..	..	..	..	..
Total Class II B... ..	75	1,892	1,903	462	12,330	2,144	1,89,303	..	2,512	108	1,370	271	(2)				
Grand Total Class II. ..	87	2,513	17,521	21,450	92,344	19,040	2,01,147	..	37,052	11,103	1,370	271	1,13,089				
Class IV PURCHASE AND SALE UNLIMITED																	
Paper Manufacturers ..	6	121	..	..	92	178	5,271	..	..	166	..	..	..	..	..	..
Carpenters ..	3	52	..	..	191	..	8,115	..	..	..	..	..	..	..	..	..
Gold & Brass-smiths. ..	10	162	2,300	1,619	2,040	49	19,058	..	..	26	1,266	321					
Dyers ..	1	11	..	..	..	..	963	..	124	..	..	..	..	..	..	..
Shoe-makers ..	6	78	350	16	582	274	6,925	..	..	11	350	..	..	..	..	..
Bidai Industry ..	1	10	..	..	..	..	1,727	..	..	..	..	..	..	..	..	..
Tanners, C. S ..	2	26	..	..	..	..	862	..	..	..	..	..	..	..	..	..
Basket-makers ..	1	11	..	..	..	5	..	..	..	..	..	..	..	..	..	..
Cutlers ..	1	12	250	138	16	268	1,005	..	..	..	..	..	..	..	..	..
Soap-manufacturers																	
Bhongir ..	1	29	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Total Class IV. ..	32	512	2,900	1,673	2,882	769	44,241	..	124	208	1,616	321	..				
Class V. Others Ltd.																	
Cotton Sale C. S.																	
Raichur ..	1	18	..	..	1,731	..	2,744	..	..	..	..	512	..	..	..	..
Cotton Sale-Koppal..	1	300	46,564	..	38,480	..	18,075	..	..	..	..	12,328	25,455				
Sindhanoor C. S... ..	1	181	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Housing Corporation. ..	4	74	..	..	164	..	5,071	..	..	8,500	450	1,036	..	..	..	..
Rice Flour Mill Joghpet ..	1	64	..	..	..	..	..	..	..	..	..	..	..	..	..	12,889	
The Indian Industrial Paigah ..	1	15	1,600	..	1,874	..	1,088	..	..	..	..	..	..	..	..	..
The implements, seeds, and manure supply Society, Parbhani ..	1	48	651	..	..	..	631	..	..	632	..	..	650				
Total Class V. ..	10	645	48,821	..	36,758	..	23,524	..	..	4,182	450	18,901	38,494				
Class VI Misc. Unltd.																	
Cattle-breeding C.C.S.	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Jakkawalla C.C.S. ..	2	88	..	..	56	181	..	8,178	..	56	..	..	..	..	..	..
Total Class VI ..	3	88	..	..	56	181	..	8,178	..	56	..	..	..	..	..	..
Total Class V & VI.. ..	13	678	48,821	56	36,889	..	26,702	..	56	4,182	450	18,901	38,494				
Grand Total ..	363	16,585	15,99,117	1,17,009	14,19,878	83,605	22,77,206	..	1,66,461	1,44,221	1,68,886	76,074	1,81,171				
Last year's Figures..	348	15,912	14,16,222	67,727	12,36,944	73,482	21,17,148	..	1,67,808	1,61,002	1,85,201	77,000	1,24,602				

Agricultural Societies.

Purchase of members' products	Cost of management	LOANS AND DEPOSITS HELD AT THE END OF THE YEAR FROM						Provincial or Territorial Banks	Government	Receivable Fund	Working Capital	Profit and loss for the year	Usual Dividend paid on shares	Most usual rate of interest	Remarks
		Members	Non-members	Societies	—	—	—								
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	
..	..	655	..	..	..	269	..	169	1,093	46	..	10 %	12½ %		
5	4,961	..	..	..	..	500	..	615	6,076	769	..	..	..
121	3,475	..	..	..	..	12,611	..	864	16,956	390	..	..	..
126	9,094	..	..	..	..	13,383	..	1,618	24,125	1,205	..	..	..
..	15,140	13,73,932	2,38,720	31,610	20,132	3,48,294	..	2,01,217	22,17,111	1,10,945	..	..	..
										— 377					
..	9,681	67,511	27,659	..	38,175	6,130	..	11,002	1,43,486	1,246	..	9-10%	12½ %		
..	9,681	67,511	27,659	..	31,175	6,130	..	11,002	1,43,186	4,216	..	..	..
..	402	51,001	1,907	1	9,037	82,813	56,752	43,387	2,47,571	12,175	..	..	..
..	..	121	..	..	..	..	186	66	373	43	..	..	..
..	402	51,213	1,907	1	9,037	82,812	56,938	43,458	2,47,911	12,318	..	..	..
..	10,033	1,21,726	20,626	1	40,282	88,132	56,938	54,453	3,91,480	16,464	..	..	..
..					
..	44	1,913	166	..	..	112	2,835	1,253	6,309	1,032	..	..	..
..	..	2,146	0	..	..	7,181	1,458	1,314	12,113	— 246	..	..	..
..	55	10,118	26	..	..	2,618	3,083	4,728	20,603	2,455	..	..	..
..	..	220	..	..	..	..	..	673	898	529	..	..	..
..	..	2,670	11	..	..	1,431	2,080	1,937	8,672	403	..	..	..
..	..	293	155	..	..	500	800	333	2,081	57	..	..	..
..	..	807	..	..	..	826	..	38	1,171	31	..	..	..
..	..	236	..	..	..	114	..	116	106	34	..	..	..
..	6	700	..	..	..	..	231	104	1,088	119	..	..	..
..	..	..	..	1,009	..	..	3,000	..	4,009	— 4,000	..	..	..
..	105	18,003	367	1,008	..	13,088	11,090	10,496	37,655	4,700	..	..	..
..	..	..	..	..	..	..	..	..	..	— 4,255					
..	..	1,715	..	..	512	..	..	1,469	3,606	201	..	10%	10½ %		
..	878	707	..	12,333	..	..	..	..	18,040	326	..	..	..
..	..	502	..	..	..	..	..	..	526	51	..	..	..
..	139	3,891	3,500	..	1,056	6,643	..	139	15,220	578	..	9%	..		
..	2,282	13,313	..	..	..	2,018	..	582	15,928	4,847	..	..	..
..	..	765	..	..	..	..	..	360	1,125	317	..	..	..
..	22	61	..	682	..	..	..	..	693	70	..	..	..
..	2,821	21,044	3,500	12,965	1,568	8,691	..	2,500	50,208	6,385	..	..	..
..					
..	..	120	30	..	885	1,464	..	778	3,227	1,326	..	..	..
..	..	120	30	..	885	1,464	..	778	3,227	1,526	..	..	..
..	2,821	21,104	3,530	12,965	2,403	10,135	..	3,278	53,495	7,911	..	..	..
..	28,399	15,85,427	2,72,243	48,704	62,767	4,59,989	71,028	2,08,446	27,19,694	1,40,020		
..	15,589	14,38,532	2,38,844	7,870	81,614	4,61,556	82,150	2,47,587	25,58,103	1,38,390		

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Operation of Non-Agricultural Societies

Classification	No. of Societies	No. of Members	LOANS MADE DURING THE YEAR TO		RECEIPTS FROM THE LOANS AND DEPOSITS REPAYED DURING THE YEAR BY		LOANS DUE BY		LOANS AND DEPOSITS RECEIVED DURING THE YEAR FROM			
			Individuals	Banks and Societies	Individuals	Banks and Societies	Individuals	Banks and Societies	Individuals	Banks and Societies	Central Banks	Primary Societies
1	2	3	4	5	6	7	8	9	10	11	12	13
1. The Wesleyan High School.	1	19	2,315	..	1,586	..	990	..	..	..	..	..
2. The Public W. D. Residency ..	1	..	..	..	..	..	..	..	..	..	..	..
3. Mahibub College ..	1	36	7,691	..	7,368	..	5,984	..	435	..	..	..
4. The Varadarajulu Mudalyar's C.C.S.	1	..	..	..	..	..	..	..	..	..	..	..
5. Military Pensioners' C.C.S.	1	340	8,610	..	6,343	..	4,966	..	..	1,323	..	..
6. Sec'bad Menial Employees' C.C.S.	1	106	..	..	..	..	..	..	..	..	..	..
7. Sir William Barton School.	1	14	1,900	..	1,090	..	389	..	..	..	..	..
8. Public Servants. Br. Adm. Area	1	181	19,039	..	18,802	..	11,860	..	..	..	..	..
9. Police Department Br. Adm. Area	1	1,106	36,945	2,000	33,577	..	27,094	..	..	4,820	..	..
10. Prudential C.C.S.	1	714	56,605	863	89,229	..	1,20,938	..	..	1,14,793	..	..
11. N.S.R. Employees' C.C.S.	1	4,884	5,49,468	6,047	3,84,592	..	4,87,477	..	..	2,16,080	..	..
12. Girls' Pathasala ..	1	..	..	..	..	..	..	..	..	..	..	..
13. The A.V. High School.	1	..	..	..	..	..	..	..	..	..	..	..
Total ..	13	7,380	6,82,042	8,910	5,87,587	..	6,59,728	..	435	8,36,518	..	..
1. The Pioneer C. Store.	1	106	500	..	300	..	..	..	..	617	..	..
2. The Kirana Stores	1	28	..	..	..	..	6,856	..	..	..	..	..
Total Stores ..	2	134	500	..	500	..	6,856	..	..	617	..	..
1. The Erukala House Building.	1	38	..	..	..	..	..	..	..	..	..	..
2. The Housing Corporation Sec'bad.	1	..	..	..	..	..	..	..	..	..	..	..
3. The Sec'bad Housing Society.	1	..	..	..	..	..	..	..	..	..	..	..
Total ..	3	38	..	..	..	..	..	..	..	..	..	..
1. The Central Co-operative Union Sec.	1	..	..	..	..	..	..	..	..	..	..	..
Grand Total ..	10	7,552	6,82,542	8,910	5,88,089	..	6,66,584	..	435	8,37,135	..	..
Grand Total, Last Year.	18	6,178	4,97,688	4,042	4,06,186	..	5,15,179	..	25,972	1,97,295	..	17,771

of the British Administered Areas, Secunderabad.

Sales of goods to members			Purchase of members' products			LOANS AND DEPOSITS HELD AT THE END OF THE YEAR FROM						Profit and loss for the year			MOST USUAL RATE OF INTEREST														
						Share Capital paid up		Members		Non-members		Societies		Provincial or Central Banks		Government		Reserve Fund		Working Capital		Usual dividend paid on shares		On borrowings		On lendings		Remarks	
14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40			
..			
..	10	1,176	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
..			
..	22	6,821	..	..	..	..	..	..	..	..	..	..	..	..	185	7,006	509	..	..	..	..	..	..	..
..			
..	144	2,884	1,522	..	..	..	..	..	..	..	..	..	..	..	251	4,657	266	..	..	..	..	..	..	..
..	113	..	..	..	..	..	..	..	..	..	..	..	..	..	143	18	..	..	..	..	..	..	..
..	2	876	..	..	..	..	..	..	..	..	..	..	..	..	..	876	45	..	..	..	..	..	..	..
..	73	4,816	4,530	..	..	..	..	..	..	..	..	..	1,500	270	11,155	901	..	..	..	..	..	..	..	..
..	515	16,724	..	..	..	..	..	..	..	..	..	..	10,814	308	27,876	1,717	..	..	..	..	..	..	..	..
..	4,499	45,900	72,320	..	..	24,428	..	..	..	..	..	..	..	4,100	1,46,748	3,742	..	..	..	..	..	..	..	..
..	6,276	1,25,665	3,33,587	..	..	..	..	..	..	..	..	..	..	25,669	4,81,871	22,396	..	..	..	..	..	..	..	..
..			
..	..	11,541	2,05,035	4,11,009	..	24,128	..	..	12,314	30,702	6,84,508	29,766	..	..	..	..	..	..	..	..	..	..	..	..	..	..
20,040	..	1,882	5,480	297	..	..	..	..	..	2,684	8,411	3,252	..	..	..	..	..	..	..	..	..	..	..	..	..	..
20,304	4,800	230	..	..	..	..	..	578	5,625	737	..	..	..	..	..	..	..	..	..	..	..	..	..	..
41,004	..	1,882	10,230	547	..	..	..	..	..	3,262	11,030	-3,252 757	..	..	..	..	..	..	..	..	..	..	..	..	..	..
..	4	990	..	..	..	..	..	..	..	..	..	..	..	..	990	18	12%	7%	12%	..	..	..	..
..				
..	4	990	..	..	..	..	..	..	..	..	..	..	..	..	990	18	..	..	..	..	..	..	..
..				
41,004	..	13,427	2,10,253	4,12,546	..	24,428	..	..	12,341	34,054	6,90,537	30,541 -3,252	..	..	..	..	..	..	..	..	..	..	..	..	..
..	..	9,188	1,96,214	2,95,059	10,844	1,498	..	..	3,000	25,858	5,82,408	17,669	..	..	..	..	..	..	..	..	..	..	..	..	..	..

STATEMENT

Receipts and

Classification	Share Receipts	RECEIPTS BY LOAN AND DEPOSITS FROM					LOANS AND RECOVERED	
		Non-members and members in an individual capacity	Provincial and Central Banks	Societies	Government	Investments withdrawn	Individual members	Provincial and Central Bank
1	2	3	4	5	6	7	8	9
Hyderabad Coop ; Dominion Bank, Ltd. Last Year Figs.	.. 40	23,08,657 21,62,166	48,507 2,01,515	50,052 38,281	.. ..	2,47,000 6,12,998	54,779 89,483	3,82,315 2,77,364
<i>Central Banks</i>								
Bidar	.. 400	80,902	..	1,260	..	..	..	..
Sangareddy	.. 1,890	95,787	..	0,069	600	..	..	..
Medak	.. 910	41,495	48,000	76	..	..	..	..
Gulbarga	.. 140	60,507	1,00,000	595	1,000	..	..	..
Yadgir	.. 1,440	15,926	40,000	3,539	..	..	..	..
Raichur	.. 20	1,539	..	1,799	..	..	..	..
Osmanabad	.. 1,040	..	5,000	..	..	..	..	..
Lingsugoor	.. 3,570	1,275	7,000	107	..	..	..	..
Mahbubnagar	.. 7,751	31,367	40,000	871	..	..	..	..
Bashirabad	.. 750	..	..	..	..	..	..	..
Vikarnbad	.. ..	..	..	..	..	..	..	..
Shahabad	.. ..	..	..	..	..	..	..	..
Nalgonda	.. ..	6,323	15,000	527	2,415	..	..	..
Bhongir	.. ..	15,099	..	2,544	..	..	..	..
Suriyapet	.. 67	1,666	15,700	650	..	..	..	..
Nizamabad	.. 2,276	18,208	..	8,774	..	..	..	24,480
Banswada	.. 1,714	8,925	23,818	..	..	..	..	..
Nanded	.. 1,250	24,123	50,500	1,824	..	..	..	..
Nirmal	.. ..	..	..	..	..	..	..	..
Hingoli	.. 3,225	2,086	12,620	510	..	..	..	..
Manthani	.. 1,425	100	8,000	186	..	..	..	..
Warangal	.. 2,144	1,11,253	..	6,908	540	..	4,511	..
Khammam	.. 670	37,607	23,000	5,151	..	..	..	..
Mahbubabad	.. 160	..	..	..	..	..	..	..
Karimnagar	.. 1,410	15,459	15,000	210	..	..	..	..
Jagtiyal	.. 370	1,856	4,000	872	..	..	..	..
Chinoor	.. 4,088	200	..	..	..	..	..	..
Aurangabad	.. 7,800	1,04,180	..	..	..	..	..	26,358
Jalna	.. 48	29,455	7,579	5,681	..	..	..	3,000
Mission Bank, Jalna	.. ..	5,073	..	859	..	..	..	..
Parbhani	.. ..	1,18,089	15,000	4,454	..	..	1,104	..
Bir	.. 456	4,280	..	8,120	2,000	..	..	24,908
Mominabad	.. 1,970	..	6,690	206	..	..	..	..
Grand Total		40,484	7,72,430	4,31,908	55,742	6,555	..	5,615 78,691
Last Year's Figs.		1,69,650	6,81,018	6,16,209	48,986	18,812	..	6,285 71,800

Disbursement

Societies DEPO- SITS FROM	INCOME REALISD					Opening Balance	Suspense account	Grand total including the opening balance (columns 2-9, 13 and 14)	Share capital withdrawn
	Interest received 11	Sale of goods to members 12	Other items 13	Total income of year (10-12) 14	15				
10	11	12	13	14	15	16	17	18	
1,29,324	3,77,307	..	494	3,77,861	1,64,023	45,855	38,08,373	..	
..	1,89,996	..	3,251	1,93,217	1,05,744	58,008	30,83,816	..	
12,905	12,572	..	172	12,744	753	241	59,205	400	
25,502	57,073	..	38,261	95,337	14,306	298	2,39,879	1,000	
13,643	20,499	..	16,346	36,843	4,887	1,700	1,47,556	..	
13,314	50,126	..	5,455	55,581	12,973	..	2,44,110	..	
23,110	16,680	..	2,905	19,525	483	..	1,08,002	..	
15,092	37,178	..	4,467	41,640	1,668	..	61,753	..	
5,048	3,771	..	205	3,976	80	..	15,130	..	
..	..	..	75	75	418	..	12,443	90	
43,111	26,085	..	762	26,847	10,027	..	1,50,974	..	
186	4,275	..	459	4,734	1,240	895	7,305	..	
788	40	..	..	40	801	..	1,129	..	
..	..	..	..	..	87	..	37	..	
5,359	25,857	..	7,696	33,553	1,557	187	64,871	1	
44,388	18,881	18	14,981	33,880	846	388	97,400	..	
9,419	15,772	89	186	15,997	120	..	43,619	..	
48,088	14,127	100	1,628	15,853	5,217	2,832	1,15,125	600	
4,140	607	..	27	684	3,006	820	87,858	..	
1,670	5,495	..	412	5,907	2,512	121	86,407	..	
..	
8,675	5,601	92	75	5,768	14,835	3,025	50,244	100	
4,081	2,702	..	512	3,214	581	..	12,587	..	
29,157	21,912	821	1,381	23,614	28,763	..	2,06,890	..	
7,835	15,148	74	1,544	16,766	4,985	..	96,084	400	
..	..	..	4	4	179	..	843	..	
7,857	6,271	806	347	7,424	2,097	..	49,457	400	
7,012	4,580	2	21	4,608	519	..	18,782	..	
988	2,536	..	296	2,832	8,362	..	11,420	..	
2,861	8,588	..	81,710	40,298	10,081	885	1,92,353	7,800	
6,004	9,564	9	18,088	27,661	10,228	198	89,804	..	
18,105	18,217	2,731	9,561	30,509	36	279	49,421	..	
5,437	7,452	19	27	7,498	14,880	7,185	1,68,597	..	
9,569	8,587	2	4,856	18,895	1,196	404	64,337	..	
819	148	28	18	184	489	61	9,880	..	
3,64,142	4,20,229	4,241	1,62,475	5,86,945	1,51,647	18,284	25,18,452	1,079	
2,94,598	4,71,702	6,006	88,019	8,60,727	1,88,684	4,901	24,56,180	2,264	

STATEMENT

Receipts of the Co-operative Central

Classification	LOANS AND DEPOSITS REPAYED TO				LOANS TO		
	Non-members and members in an individual capacity	Provincial and Central Banks	Societies	Investments	Government	Individual members	Provincial and Central Banks
1	19	20	21	22	23	24	25
Hyderabad Co-op : Dominion Bank, Ltd.	19,78,770	28,704	30,362	5,10,466	..	74,205	4,19,510
Last year's Figs.	22,75,750	1,80,420	31,648	3,36,259	..	48,445	6,96,924
<i>Central Banks.</i>							
Bidar	1,022	27,934	1,133	..	..	..	1,631
Sangareddy	21,785	..	4,200	..	..	..	..
Medak	51,923	22,820	28	..	..	..	..
Gulbarga	1,01,578	84,566	54	..	..	..	4,575
Yadgir	10,100	50,569	1,607	..	100	..	..
Raichur	20,543	4,825	528	..	..	..	..
Omanabad .. ..	..	5,350	..	..	..	..	..
Langsugur	275	4,810	6	..	..	..	..
Mahbubnagar	40,550	40,000	781	..	..	..	..
Bashirabad .. ..	..	..	..	..	..	..	..
Vikarabad .. ..	..	..	..	..	..	..	..
Shahabad .. ..	..	..	..	..	..	..	..
Nalgonda	5,788	6,793	..	..	..	..	..
Bhongir	8,924	5,018	2,454	..	..	..	..
Suriyapet	1,311	2,886	1,930	..	..	..	..
Nizamabad	55,631	..	1,145	..	..	..	12,091
Banswada	620	11,819	..	..	..	..	..
Nanded	19,982	18,094	716	..	..	..	..
Nirmal .. ..	..	..	..	..	..	..	..
Hingoli	1,532	..	615	..	..	..	..
Manthani	4,000	1,667	293	..	..	..	..
Warangal	80,877	25,000	6,189	..	..	8,750	..
Khammam	40,803	19,020	3,334	..	..	..	..
Mahbubabad .. ..	..	..	..	..	..	..	..
Karimnagar	6,621	16,000	450	..	223	..	..
Jagtial	1,415	4,000	1,641	..	..	..	..
Chinnoor	200	..	..	..	..	..	..
Aurangabad	94,870	..	..	..	..	..	22,158
Jalna	32,032	900	6,891	..	..	..	14,281
Mission Bank, Jalna	2,578	..	..	..	..	..	..
Parbhani	91,594	39,892	1,584	..	..	2,575	..
Bir	8,960	20,019	4,211	..	..	..	17,556
Mominabad .. ..	..	899	206	..	..	..	..
Grand Total	7,86,445	4,07,510	30,996	..	328	6,825	72,292
Last Year's Figs.	5,26,852	1,77,704	39,018	..	25,221	12,818	60,091

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Banks for the year ending 6th July 1932.

Soc. No.	Int. & P. on loans and deposits	Expenses						Grand total expenses (including 2,201)	Grand total expenses (excluding 2,201)	Short Month in Bank 2 (A)
		Drawn and remitted	Stock埠	Establishment	Office	Postage	Cash in Bank			
26	27	28	29	30	31	32	33	34	35	
1,25,366	1,21,831	1,110	..	22,532	43,672	1,92,165	4,41,922	38,08,373	..	
..	1,31,711	33,051	..	22,118	60,160	2,50,832	1,61,023	39,83,816	..	
6,818	13,131	621	..	666	1,515	17,933	1,134	59,205	..	
28,016	1,11,117	591	113	1,751	39,262	1,56,137	28,711	2,39,879	..	
11,667	13,080	..	..	608	16,711	60,990	110	1,17,556	..	
5,622	32,207	1,296	..	1,100	3,169	37,502	9,913	2,11,110	..	
20,653	16,155	114	..	861	2,700	20,101	830	1,03,992	..	
910	30,251	..	..	1,110	2,578	33,939	1,008	61,753	..	
6,919	1,695	308	..	81	152	2,239	631	15,139	..	
7,393	90	..	..	55	62	207	161	12,113	..	
46,827	16,380	..	410	884	4,114	21,977	8,119	1,59,971	1,606	
300	1,389	..	..	118	362	4,569	2,136	7,305	..	
500	..	..	..	..	253	253	71	1,129	..	
..	..	..	..	..	..	..	37	87	..	
11,511	30,463	175	..	1,216	7,032	38,886	1,862	64,871	..	
13,307	16,191	..	250	936	47,908	63,580	2,087	97,490	..	
7,186	22,719	1,118	189	649	3,695	28,670	1,606	43,619	..	
27,230	6,393	..	491	460	1,608	8,933	9,173	1,15,125	..	
16,756	708	..	..	37	848	1,503	3,370	37,358	3,200	
6,695	4,629	78	65	157	940	6,169	10,451	87,407	350	
..	
25,370	5,000	128	101	720	1,154	7,103	15,504	50,241	..	
2,513	1,366	34	..	880	201	1,981	2,083	12,537	..	
26,603	6,249	2,166	962	3,214	7,117	19,738	44,733	2,06,800	..	
11,042	4,147	580	8,305	637	909	14,528	6,005	96,034	..	
..	..	..	..	..	..	..	343	343	..	
14,841	1,070	481	351	783	480	8,115	8,807	49,457	..	
5,516	1,381	1,417	200	565	423	3,986	2,174	18,732	..	
7,908	900	1,090	..	419	609	8,018	294	11,420	..	
4,157	16,001	25	152	1,024	83,611	51,713	10,143	1,92,358	1,512	
6,642	4,705	38	..	1,059	10,078	26,075	2,873	89,804	..	
32,079	1,892	..	1,559	3,458	7,753	14,164	..	40,421	..	
4,800	9,912	1,031	93	1,258	7,951	20,245	8,407	1,68,597	..	
3,294	2,804	40	205	786	5,881	8,710	1,632	64,837	..	
7,484	288	..	61	80	32	411	889	6,880	..	
8,71,476	4,10,520	11,609	18,810	26,748	2,18,287	6,80,024	1,85,706	26,18,462	6,662	

Statement

Co-operative Central Banks of H.E.H. The Nizam's Dominions

Classification	Cash in hand and Bank	ASSETS									
		Market value of investments	Loans due by individuals	Of which overdue	Loans due by banks and societies	Of which overdue	Interest due to the bank	Present value of stock in hand	Other items	Total	
1	2	3	4	5	6	7	8	9	10	11	
<i>Co-operative Dominion Bank</i>	1,48,822	13,90,266	39,005	..	26,28,853	..	3,72,923	1,064	13	19,00,918	
Last year's figures	..	1,64,022	11,26,802	89,592	..	25,95,616	..	4,18,253	1,704	..	13,76,081
<i>Central Banks:—</i>											
1. Bidar ..	1,134	300	..	..	2,00,217	..	17,722	127	512	2,20,342
2. Sangareddy ..	28,714	16,000	..	..	1,72,201	..	1,79,762	761	607	69,8,065
3. Medak ..	110	5,000	..	..	3,02,814	..	39,383	312	111	3,67,790
4. Gulbarga ..	9,913	36,221	2,686	..	1,27,226	..	71,110	1,068	..	3,18,254	
5. Yadgi ..	830	3,200	..	..	2,08,976	..	15,370	29	..	2,28,105
6. Raichur ..	1,008	1,400	..	..	1,16,615	..	1,23,321	28	..	3,15,375
7. Osmanabad ..	631	100	..	..	22,786	..	531	16	..	24,061
8. Lingapur ..	161	..	..	..	7,393	..	160	..	..	7,726
9. Mahabubnagar ..	8,119	4,000	..	..	3,10,381	..	28,026	731	..	3,51,563
10. Bashirabad ..	2,136	..	..	..	15,891	..	4,859	..	..	32,586
11. Vikarabad ..	71	..	..	..	1,370	..	111	..	175	1,730
12. Shahabad ..	37	..	..	..	..	..	..	..	3	40
13. Nalgunda ..	1,862	2,900	..	..	3,05,651	..	70,700	1,312	1,369	3,83,824
14. Bhongir ..	2,057	6,700	..	..	2,21,503	..	18,498	26	35	2,82,107
15. Kurnool ..	1,006	3,100	..	..	2,17,823	..	22,123	268	2,819	2,45,603
16. Nizamabad ..	9,473	3,500	..	..	1,25,758	..	7,018	156	147	1,46,052
17. Banswara ..	3,370	3,200	..	..	17,136	..	653	..	..	21,839
18. Nanded ..	10,151	3,000	..	..	1,59,016	..	25,421	87	460	1,98,485
19. Nirmal ..	..	..	..	..	..	..	..	..	..	..
20. Hingoli ..	15,501	3,700	..	..	2,11,059	..	28,849	201	..	2,87,313
21. Manthani ..	2,083	..	..	..	23,003	..	770	..	..	26,758
22. Warangal ..	44,733	2,700	1,737	..	2,16,220	..	38,885	1,075	261	3,08,620	
23. Khammam ..	6,005	1,500	..	..	1,07,824	..	10,630	8,679	63	1,34,721
24. Mahibubabad ..	313	..	..	..	..	..	..	..	..	343
25. Karimnagar ..	8,307	1,300	..	..	99,125	..	9,352	14,373	383	1,32,794
26. Jagtiyal ..	2,174	1,000	..	..	55,004	..	1,519	270	..	59,907
27. Chinoor ..	294	..	..	..	38,043	..	1,288	..	..	40,527
28. Aurangabad ..	10,113	8,112	..	..	3,71,396	..	1,38,708	382	..	3,48,741
29. Jalna ..	2,873	23,747	..	..	2,11,400	..	48,328	86	287	2,88,000
30. Mission Bank, Jalna ..	..	..	..	..	2,93,023	..	1,76,208	2,600	39	4,78,879
31. Parbhani ..	8,407	7,700	2,483	..	1,98,411	..	44,008	348	40	2,61,397	
32. Bir ..	1,632	6,928	..	..	77,179	..	6,417	818	417	92,391
33. Mominabad ..	880	..	..	..	6,665	..	100	42	..	7,696
Total ..	1,85,706	1,45,608	9,906	..	54,10,986	..	11,00,002	33,642	7,710	69,88,600	
Last year's figures ..	1,05,687	1,46,321	9,745	..	54,87,867	..	10,27,488	26,760	6,461	68,20,279	

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for the meeting at the July 1932.

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STATEMENT I.
Profit and Loss Statement of the Central Banks of H.E.H. the Nizam's Dominion, for the year ending (6th July 1932.)

Name of Society	PROFIT						Loss						Amount of (column 13 actually disbursed)		
	Profit brought forward	Interest accrued	By sale of goods to members	By purchase and products	Other items	Total (columns 3-6)	Halter, st due	Interest paid and due	Cast of management	Depreciation of buildings	Other items	Total (columns 8-13)			
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Hyd. Co-operative Dominion Bank. Last year's figures	1,04,973	3,02,029	..	..	23,995	3,26,024	1,59,983	18,113	..	859	1,316	1,63,571	1,12,453	..	..
<i>Central Banks.</i>	<i>26,928</i>	<i>2,69,410</i>	<i>..</i>	<i>..</i>	<i>3,141</i>	<i>2,72,551</i>	<i>1,41,550</i>	<i>17,207</i>	<i>29,224</i>	<i>..</i>	<i>..</i>	<i>1,551</i>	<i>1,63,391</i>	<i>79,160</i>	<i>..</i>
Bidar	467	18,860	..	..	167	18,527	12,085	636	..	..	306	13,258	5,269	612	1,993
Sangareddy	794	56,492	..	..	19,125	75,617	88,450	1,751	5,927	..	19,050	65,219	10,398	75	1,751
Medak	1,501	31,178	..	..	10,596	41,771	25,781	608	..	..	38	4,136	30,563	11,211	5
Gulburga	752	42,664	..	..	232	42,896	28,034	1,100	..	..	19	1,736	50,877	12,019	12,881
Yadgir	2,764	20,551	..	..	691	21,45	15,670	304	..	..	694	17,172	4,073	5,875	7,596
Raichur	1,202	39,967	..	..	205	40,172	“8,163	1,071	1,86	..	..	1,168	37,539	1,433	10,640
Osmanabad	932	2,235	..	..	15	2,250	1,056	84	..	..	53	1,198	1,057	1,719	1,140
Lingayor	..	169	..	..	75	244	100	55	..	..	..	62	217	57	90
Mahbubnagar	482	31,551	..	..	702	32,255	17,333	887	..	..	2,17	20,690	11,567	5,709	5,677
Busherabad	400	4,596	..	..	261	4,857	2,829	118	..	..	1	2,951	7,906	910	11
Vikarabad	267	123	..	..	3	126	..	..	..	..	3	43	15	..	..
Sahabat	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Nalgonda	2,853	83,496	..	..	5,163	38,959	19,561	1,927	..	..	6,153	11,828	1,504	1,504	1,504

Bhongir	..	26	56,149	..	12,274	68,428	16,792	1,125	..	30	37,069	55,016	13,467	..	..	1,937
Suryapet	..	24,050	17	..	160	24,227	15,429	657	..	..	904	16,990	7,237	1,975	-	1,143
Nizamabad	..	8,145	12,934	..	256	13,190	5,292	460	..	130	413	6,295	6,895	5,924	797	862
Banswade	..	108	1,167	..	..	1,167	711	37	..	..	141	889	278	514	..	1,653
Nanded	..	7,601	16,879	..	362	16,741	8,923	418	..	..	1,087	10,428	6,818	372	..	..
Nirmal	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Hingoli	..	876	22,389	34	..	69	22,492	17,097	725	..	..	1,285	19,107	3,385	..	827
Manthani	..	947	2,590	..	46	2,636	1,220	380	..	..	171	1,771	865	1,859	1,644	..
Warangal	..	..	22,618	32	..	115	22,760	8,843	2,855	938	..	1,008	13,644	9,116	13,095	5,303
Khammam	..	3,658	11,667	10	..	32	11,709	3,848	637	1,619	21	493	6,618	5,091	5,549	3,766
Mahbubabad	..	..	..	..	..	4	4	..	..	..	11	..	11	—7	4	..
Karimnagar	..	951	10,105	..	..	192	10,297	1,202	686	..	491	550	5,929	4,368	565	1,166
Jagtiyal	..	1,665	4,935	..	..	21	4,956	1,191	565	..	8	410	2,174	2,782	3,424	1,853
Chincoor	..	240	3,220	..	..	52	3,272	888	389	..	..	209	1,486	1,786	1,984	1,456
• An angabad	..	4,000	40,256	..	..	30,648	70,904	17,026	1,925	5,000	21	31,659	55,631	15,277	30,412	32,616
Jalna	..	4,556	19,005	..	..	68	19,068	7,024	1,774	..	9	1,954	11,661	7,407	1,053	2,173
Mission Bank, Jalna	..	5,947	33,804	..	..	9,561	43,365	17,426	3,458	..	1,705	7,437	30,026	13,339	..	3,458
Parbhani	..	936	20,093	21	..	24	20,138	10,700	1,258	7,099	25	1,056	20,188	..	334	1,709
Bir	..	1,022	7,601	..	..	4,943	12,514	4,129	755	362	19	5,217	10,482	2,062	8,120	7,743
Mominabad	..	8	248	9	..	11	263	288	30	..	..	19	337	—74	154	319
Grand Total	..	47,965	5,90,582	123	..	96,371	6,87,076	3,31,269	26,805	25,807	2,679	1,27,473	5,13,533	1,73,624	1,11,979	1,54,957
Last Year's Figures	..	54,908	5,02,469	1,134	..	48,919	5,52,522	3,05,818	31,377	10,069	1,714	69,668	4,18,646	1,80,658	74,372	78,871
													—5,782	—18		

